



Happy
New Year
2026

JR. PARTNER POST

Just for teens at RCU | Winter 2026



YOUR COLLEGE SAVINGS GAME PLAN



College costs can feel overwhelming, but here are the facts:

1

You don't need a massive amount saved up to make a real difference.

2

Every dollar you put away now is one less dollar you'll need to borrow later.

3

That means less stress down the road.

✖ Make it automatic.

Set up a direct deposit from your paycheck straight into your savings account. When you don't see the money, you won't miss it. Start with whatever amount feels doable—even \$20 per paycheck can add up to over \$500 a year.

✖ Find your "why."

You may want to graduate debt-free, or you may be dreaming of studying abroad in your junior year. Whatever drives you, write it down and keep it visible. Your future self will thank you for the sacrifices you're making now.

✖ Explore all your options.

Savings accounts aren't the only way to prepare. Look into scholarships (even small ones add up!), work-study programs, and AP classes that can earn you college credits while you're still in high school. With RCU's Jr. Partner account, you get online and mobile banking, and earn dividends so you can watch your savings grow. Visit redwoodcu.org/youth for more details.

The goal isn't perfection—it's progress. Every bit you save now is freedom you're buying for your future. That's worth celebrating.

FAFSA 101: YOUR GUIDE TO FINANCIAL AID



The FAFSA (Free Application for Federal Student Aid) has a reputation for being complicated, but here's the thing: it's how you access thousands of dollars in financial aid for college. Worth figuring out, right? Here's what you need to know:

What is FAFSA?

It's a free application that determines your eligibility for federal grants, work-study programs, student loans, and even state and school aid. It's how colleges figure out how much financial support they can offer you.

When should you apply?

As soon as possible! You can file for the next school year starting October 1. The earlier you submit your FAFSA, the better your chances

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of receiving need-based grants that are awarded on a first-come, first-served basis. Even if you’ve already started the school year, it’s worth filing—you might still receive aid retroactively.

What do you need?

Gather your Social Security number, your parents’ or guardians’ tax returns from the previous year, bank statements, and records of any investments. It sounds like a lot, but having everything ready makes the process smoother.

Don’t skip this step.

Even if you think you won’t qualify for aid, fill out the FAFSA anyway. Many students are surprised by the assistance they receive. Plus, some scholarships require completing the FAFSA just to be eligible.

Check your state’s deadlines at studentaid.gov/apply-for-aid/fafsa/fafsa-deadlines. Missing them could cost you thousands in aid.



Budgeting Basics That Work for Teens



Between holiday spending, New Year plans, and winter activities, your money can disappear quickly this time of year. Budgeting helps you enjoy what matters most to you now while still making progress on your bigger goals.

The 50/30/20 rule (teen edition)

Since you probably don’t have major bills yet, flip this rule to work for you. Try putting 50% toward your savings goals (college, car, etc.), 30% toward wants (concerts, clothes, going out), and 20% toward smaller goals or emergency savings. Adjust these percentages to what works best for your situation.

Track your spending for one week

You might be shocked at where your money goes. Those daily coffee runs, holiday gifts, or in-app purchases add up fast. Once you see your patterns, you can decide what’s worth it and what isn’t.

Use the “48-hour rule” for impulse buys

When you want something that isn’t essential, wait 48 hours before buying it. If you still want it after two days, go for it. You’ll be amazed at how many things you forget entirely. This is especially helpful during post-holiday sales when everything seems like a must-have.

Pay yourself first

Before spending on anything else, move money into savings. Treat your future goals like bills that have to be paid, because they are.

Remember, nobody gets this perfect. The point is to be intentional with your money so you’re building the life you want, not just spending whatever’s left over.



RCU Virtual Annual Meeting

Mark your calendars! RCU’s Virtual Annual Membership Meeting and Election of Officials will be held April 23, 2026. Save the date, when our leaders will share information about our 2025 results.

RCU Calendar

RCU will be closed on the following dates:

Martin Luther King Jr. Day
Monday, January 19

Presidents Day
Monday, February 16

Remember, you can access your account online or with our mobile app 24/7/365!



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