



JR. PARTNER POST



Just for teens at RCU | Summer 2025

Unexpected Summer Jobs That Fit Your Skill Set

(In person or online)

Are you seeking a summer job but want something beyond babysitting or fast food? Check out these unexpected ways to earn, at home or in person, and smart tips to find gigs that fit you.

Work at Events, Not Just Stores:

Concerts, festivals, farmers markets, and summer camps often need short-term help with setup, registration, food booths, or cleanup.

- Reach out directly to local event organizers or parks & rec departments.
- Ask small business vendors if they need extra hands for busy weekends.

Become a "Helper for Hire" in Your Neighborhood:

Put up a flyer or post in a local Facebook or Nextdoor group offering your help with:

- Tech help for older adults (like phone settings or app installs)
- Summer errand-running or grocery help
- Basic yard work, organizing, or pet care

Pro tip:

Package services together (like "One-hour tech tune-up for \$15") to make it easy for people to hire you.



Offer Digital Skills as Micro-Services:

Got an eye for design, writing, or editing? Try micro-task platforms like **Fiverr** or **Freelancer.com**. Some teens earn by:

- Designing birthday or graduation invites
- Writing product descriptions or blog posts
- Editing short videos or social content for small businesses

Pro tip:

Start with one skill you enjoy and build a simple portfolio—even a few mock samples go a long way. *Some online platforms have age restrictions or require parental consent for users under 18. Teens interested in freelancing or digital work should always review the platform's rules and ask a parent or guardian to help set up and manage the account when needed.

Find Work in Unexpected Places:

Instead of Googling "teen jobs near me," try:

- Local nonprofits or museums (ask about youth volunteer-to-hire roles)
- Community colleges or schools (tutoring, admin help, campus events)
- Churches or rec centers (day camp help, clerical work)



Spend Less, Do More This Summer

Summer break is here, and you may have some extra time—why not make the most of it? These smart, affordable ideas will help you beat boredom and stick to your summer budget.

Project Room Redesign—Give your space a glow-up without spending much (or anything!). Rearrange your furniture, swap out posters or artwork, or DIY some new decorations using supplies you already have.

continued on next page...

Fall Is Coming: How to Start Saving for School Expenses

New school year, new expenses. From school supplies to sports gear to club dues, fall can sneak up on your wallet fast. But with some planning, you can take control and avoid last-minute money stress. Here are three smart ways to start saving now:

- 1. Set a Mini Savings Goal**—If you know you'll need \$100 for school supplies, break it into smaller weekly goals. Saving just \$10 to \$15 a week can add up fast if you start now. **Tip:** Open a savings account to keep that money safe and separate from your spending cash.
- 2. Cut Back on Summer Splurges**—Still hitting the snack bar or grabbing takeout with friends? Try cutting back once or twice weekly and put that money into savings instead. Small changes now can mean a smoother school start later.
- 3. Sell What You Don't Use**—Clean out your closet or tech drawer. If you have clothes you've outgrown or gadgets you no longer use, consider selling them online or at a local resale shop. Turn clutter into cash for school!



Smart Ways to Make Your Summer Money Last

You're working hard for your summer cash, so how do you make it last and still enjoy your summer? Try these creative ways to hold on to more of what you earn:

Name Your Savings Goal:

Instead of just "saving money," give your savings a purpose—like "Fall Tech Fund," "School Style Budget," or "Future Car Cash." Naming your goal makes it real and helps you stay focused when tempted to spend.

Set Up an Auto-Save Routine:

Pick a savings amount that works for you, like \$10 a week, and schedule a phone reminder to move that amount into your savings account every week. Treat it like a subscription to your future. Bonus points if you set up automatic transfers using RCU's digital banking!



Do a "Keep vs. Save" Split:

Every time you get paid, immediately split the money into two categories: "keep" (for spending now) and "save" (for future goals). Try starting with a 70/30 split—or even 60/40 if you're saving for something big. It's a simple habit that turns every paycheck into a chance to build your savings.

Set a "No-Spend" Challenge:

Pick one or two days each week where you challenge yourself to spend nothing. Plan ahead with snacks, entertainment, and free activities. It's a fun way to realize how often you spend without thinking and a great way to build up savings without feeling like you're missing out.

...continued

Spend Less, Do More This Summer

Make a Time Capsule—Capture this summer by creating a time capsule. Fill a container with small items like photos, notes to your future self, favorite playlists, or newspaper/magazine clippings. Hide it away and pick a future date to open it—you'll be glad you did.

Free Hidden Gems—Check out your local library, parks, or community center for free events. During the summer, they may offer movie nights, sports clinics, or art classes—no fee required. **Tip:** Follow your city's parks & rec on social media to stay in the loop.

Explore Without Leaving Town—Be a tourist in your city. Bike a new trail, explore a new neighborhood, or do a photo scavenger hunt downtown with friends.

Budget tip: Set a spending limit, like \$10, for snacks or souvenirs to stay on track.

Low-Cost Learning—Want to level up your skills this summer? Learn coding, photography, cooking—or anything—on free platforms like YouTube or your library's digital resources. Consider investing time now for later opportunities (like school clubs or future jobs).

RCU Calendar

RCU will be closed on the following dates:

Independence Day - Friday, July 4

Labor Day - Monday, September 1

Indigenous Peoples' Day - Monday, October 13

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



powered by



Redwood
Credit Union

FOR ALL THAT YOU LOVE.

1 (800) 479-7928 | redwoodcu.org

Federally Insured by NCUA



FOR THE PLANET
Printed responsibly