



# JR. PARTNER POST

# Hello Summer

Just for teens at RCU | Summer 2023

## Make Cash from Home

If shuffling back and forth to a traditional job all summer isn't for you, consider these ways to make some extra moolah without joining the daily commute.

**Game tester** — There have been some high-profile fails by gaming companies that needed to test their game more adequately before release. That's why companies will pay you to try to break their forthcoming offering.



**Baker** — If you love to make cupcakes, cookies, or other tasty baked goods, there's never been an easier time to market your services. Social media makes it simple to let people in your area know they can buy your delicious creations.

**Niche content creator** — Really into a subgenre of anime? Love a type of music no adults know about? Creating content about your passions and monetizing it on social media can make you good money over time.

**T-shirt designer** — This is another area where it helps to find a specific target audience. Your best bet may be to find funny local memes or iconic images (not protected by copyright) to create shirts about and then sell them online or at events in your area.

**Transcriptionist** — If you've got strong attention to detail and decent typing skills, you can make a steady income by transcribing audio recordings into written content. It can be tough to get the hang of initially, but you'll get better as you do it more and it's a great way to practice typing.

**English language tutor** — One of the best things about diving into the workforce as a young person is the people you meet. As an English speaker, you can make money online by helping interesting people worldwide enhance their language skills.

**Customer service representative** — Do you get compliments for your friendly nature? Are you constantly getting comments about your maturity? If so, a job helping customers over the phone could be just the thing for you.

**Call reviewer** — Have you ever been on the phone and heard "This call may be recorded for quality and training purposes"? Guess what? Teens can get paid to review those calls!

**Important!** Be sure to review any opportunity you're considering with an adult to avoid putting yourself in a bad situation. Visit our security center at [redwoodcu.org/security](https://redwoodcu.org/security) to learn more about protecting yourself from scams.



## Great Tips for Boosting Savings

Building savings can seem like a daunting task, but it's important to remember two things. First, big things start with small steps. Second, saving is all about creating habits. To build money for what you really want to do or have, start with these small steps and try to do them consistently.

**Set goals** — Saving works best when you've taken the time to create S.M.A.R.T. goals. That means your goals are specific, measurable, attainable, realistic, and time-based.

**Create a savings-first budget** — By analyzing where your money is going and adjusting your spending to meet your savings goals, you give yourself a much better chance to achieve them.

**Automate it** — When it comes to saving, technology is your friend. Studies have shown that people save more when they set up an automatic transfer to savings each month, whether from a paycheck or a checking account. Setting up automatic transfers is easy with RCU digital banking.

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