



# JR. PARTNER POST

Just for teens at RCU | Fall 2021

## International CU Day: BUILDING FINANCIAL HEALTH FOR A BRIGHTER TOMORROW



On October 21, let's celebrate the 73rd anniversary of International Credit Union (ICU) Day by taking this year's theme to heart: Building financial health for a brighter tomorrow.

What can you do to build a brighter financial future for yourself? Save more? Earn more? Borrow less? Share your #ICUDay2021 inspiration with us on Instagram, Twitter, or Facebook!

Visit [elementsofmoney.com/redwoodcu](https://elementsofmoney.com/redwoodcu) for great resources to help you stay financially healthy now and in the future.



## How About a Homemade Halloween?

Why is Halloween so popular? One reason is that it can be less expensive than other holidays. You don't have to buy everyone gifts or plan and prepare huge meals. And it's an opportunity to use imagination and self-expression. A fun way to be creative—and maybe spend less money—is to make your own costume at home. Need some DIY inspiration? Check out these ideas.

### Queen of Hearts.

Make a grand entrance as queen of the party when you show up in this Alice in Wonderland outfit. Make the collar using a deck of cards. Layer them to get a fanned-out effect and staple them together. Pair with a red dress, tiara, and bright red lipstick.



### Milkshakes.

Do you have white, brown, or pink clothes in your closet? If yes, you have half of this costume ready to go. Add pillow stuffing and something red and round to the top of your head for whipped cream and a cherry. If you're feeling extra creative, use a painted cardboard tube to make a straw.

### Balloon Costumes.

Safety-pin white balloons to a white t-shirt and shorts and add a shower cap to be a bubble bath. No water required! If green is your color, use green clothes and green balloons to become a bunch of grapes. Get a friend involved by having them be purple grapes! Turn assorted balloons and some clear plastic wrap into a gumball machine. The possibilities are endless.



**Hey Smarty Pants.** Show your smarts by attaching Smarties® candies to a pair of jeans. Throw on some glasses, suspenders, and grab a book to complete the look.

# Guilt-Free Ways to Save During the Holidays

This year, say no to the holiday shopping frenzy that occurs October through December. Here are a few tricks to help you spend smarter during the holiday season.



## Make a plan and stick to it.

First, make a list of all anticipated expenses—gifts, decorations, travel, etc. Then trim it down to what's necessary. It's easier to say no to temptation when you have a clear picture of what you can afford.

## Start saving for next year.

It may be too late to save for 2021, but that doesn't mean you can't start thinking about next year. Wouldn't it be nice to have your holiday shopping for 2022 completed by September or October?

## Buy fewer gifts.

Do you buy for more than ten people? It could be time to reduce the size of the list. You don't have to remove names altogether. Try baking treats for some people instead of buying. You'll still be able to spread cheer without feeling like you left someone out.

## Give your time.

If you can't afford to buy gifts, give some of your time as a present. Washing your sibling's laundry, walking your grandma's dog, washing your parent's car, and a free night of babysitting for the neighbor are just a few ways you can give your valuable time as a gift.



# Attitude of Gratitude Holiday Sweepstakes

The holiday season is a great time to celebrate. This year, we're celebrating with an attitude of gratitude. Tell us about a person you're grateful to have in your life. Is it a sibling, a friend, a teacher? Create a meme and post it to Instagram for your chance to win \$200. Give that person the recognition they deserve—and maybe share some of your winnings.



**Check out [elementsofmoney.com/redwoodcu](https://elementsofmoney.com/redwoodcu) for the details and official rules. The sweepstakes start on Monday, November 1, 2021 and ends on December 15, 2021.**

## MARK YOUR CALENDAR

RCU will be closed on the following dates:

**Staff development day**, October 11

**Veterans Day**, November 11

**Thanksgiving**, November 25

**Christmas Eve**, (4pm closure)  
December 24

**Christmas**, December 25

**New Year's Day**, January 1

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



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