



15th Annual SCHOLARSHIP AWARD

If you're a high school senior with plans to attend college, university or trade school this fall, then you're not going to want to miss out on the opportunity to apply for the Cochise Credit Union Annual Scholarship Award. We will be awarding two (2) \$1,000 scholarships to one lucky winner, and we want you to apply!

You must be a Cochise Credit Union member to participate. The application must be submitted by 4 p.m. on Friday, March 27, 2020. Please contact a member service representative for application information. We wish you the best of luck!

Be a Savings Boss by Avoiding These Savings Suckers

Don't be a sucker to savings suckers! Avoid these money pitfalls and start loading up on savings instead:



Bottled Water – We all know plastic is terrible for the planet, but buying bottled water is also extremely harmful to your wallet. At around \$1.50 per bottle, you could be spending up to \$500 a year on bottled water if you buy just one bottle every day! Solution: Spend a little more money upfront to purchase a high quality refillable water bottle and fill it up at home.

Morning Coffee – Instead of stopping by your favorite coffee shop or café every morning and spending between \$2 and \$3 per cup, you could buy a 1 lb. bag of coffee beans for around \$9 and get up to 50 cups of coffee by making it at home.



Money Tips for TEENS

You may not realize this, but as a teenager, you're in a very powerful position! Starting good money habits now, can put you ahead for the rest of your life. Best of all, getting started on getting ahead is easy peasy.

UNDERSTAND the power of time. You're still young, so it doesn't really matter if you're not making a ton of money right now. What does matter is that the money you do have has lots of time! When you keep your money in your CCU account, you can earn interest the entire time it's in your account.

START a habit. But not just any habit – a habit of saving! A habit is something you are so used to that you just do it automatically. So start saving now, and the habit will stick with you long into your future.

TRACK your dollars. Every time you spend your money, whether it's on a package of gum or a tank full of gas, start keeping track of your spending. Pretty soon you'll see a pattern and be able to make adjustments where you may be spending too much.

GET money smart. You've got lots of resources when it comes to financial education. Simply talk to your parents, take advantage of financial classes offered at school or here at your credit union, and use online resources to look up information on budgeting, spending, saving, interest, etc.

ESTABLISH some credit. Having some credit established by the time you move out on your own will help you tremendously. Ask your parents for help in establishing credit by helping you apply for a credit card or small loan. But do your homework first! It's extremely important that you use credit wisely and only charge as much as you can afford to pay in full every month. Remember, poor credit is more damaging than good credit is helpful.

AVOID FOMO. No matter what age you are, it's easy to think that everyone else is having more fun than you are, but it's important to remember what you really want most. Think about what you're saving up for – is it a fun spring break, a graduation trip, your first car, or college? When in doubt, forget about the fear of missing out and focus on what you want for your future.



Just for Fun Kids

DID YOU KNOW...?

ATMs can be found all around the world.

ATMs are located on every continent – even Antarctica!



You can find the names of all 50 states on the back of the \$5 bill.

Grab a magnifying glass and take a look at the top of the Lincoln Memorial – you'll see all the states!

(Can you find yours?)

Pennies help keep slugs away.

You can bury pennies in your garden to deter slugs, which get electric shocks from touching copper and zinc.



Make It a Season of Change

When it comes to saving, they say every penny counts. But let's face it, sometimes it can be hard to believe that coins will ever amount to much. Are you ready to put this theory to the test? Simply save every coin you find or receive throughout this winter and spring and place them in a piggy bank or special jar. On the first day of summer, dump out all the coins you've collected and total them up. We're sure you'll be amazed at how quickly a few coins collected here and there can add up!



MONEY CHALLENGE:

There are 293 ways to make change for a dollar. How many different ways you can come up with in one minute?

(Hint: This includes half-dollar coins and one-dollar coins)

Make Your Own Snow Slime!

SUPPLIES

- * Elmer's white liquid school glue
- * Liquid starch
- * Artificial craft snow
- * Gallon Ziploc bag
- * Mixing bowl or tray

INSTRUCTIONS

- * Mix together $\frac{1}{2}$ cup glue and $\frac{1}{4}$ cup artificial craft snow.
- * Stir in $\frac{1}{2}$ cup liquid starch and then mix with your hands. The mixture should form into a slime consistency pretty quickly. If the slime sticks to your hands, add a little more liquid starch. If it's too stringy and won't stick together, mix in a little more glue.
- * Want more snow? Go ahead and mix it in!
- * Store slime in a sealed Ziploc bag.



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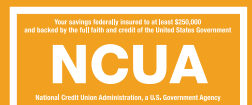
LOBBY HOURS

Monday–Thursday
9 a.m. – 4 p.m.
Friday 9 a.m. – 6 p.m.
Saturday, Closed

www.cochisecu.com



**Cochise
Credit Union**



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