



your money



Shut Out of a Summer Job? Create Your Own!

This summer, a lot of the jobs teens typically take, such as retail and food service, are being given to more experienced job applicants, due to the recession. But don't despair! You can still make the most of this summer – and make some money too – by creating your own jobs.

THINK OUTSIDE THE BOX

If you think you have to take a traditional summer job this year, think again. There are many opportunities available to make money and gain employment experience if you think creatively. Brainstorm some ideas based on what might make money in your neighborhood and what skills and interests you have. Your summer business will be up and running in no time!

Here are some ideas to get you started:

- **Mow lawns.** Got a green thumb? Think about starting a gardening service. You can mow lawns, pull weeds, plant flowers and trim hedges. The best part? You'll get to spend loads of time outside!
- **Pet sit.** Love fluffy animals? Offer to walk dogs while your neighbors are at work, or feed and play with their cats when they go on vacation. You'll get to make some new furry friends!
- **Cater parties.** Are you known for being a "Top Chef" in your crowd? Put those culinary skills to work by whipping up appetizers for adults' parties. Or if you don't have cooking abilities, you could still serve food and help with clean-up.
- **Teach technology.** If computers are your thing, try teaching others to use their high-tech equipment. Or fix others' computers when they're on the fritz.

TAKE MATTERS INTO YOUR OWN HANDS

Don't wait for the job market to get better – create your own opportunities! Then deposit your earnings in your First Northern Credit Union savings account.



I'm Bored!

Instead of telling your mom or dad, "I'm bored" or "There's nothing to do," think of all the things you *could* be doing. Playing the same games over and over isn't any fun. But trying something new is. If you're having a dull day, turn it into an exciting one by giving the following ideas a try.

10 IDEAS FOR A FUN DAY

- Pretend you've joined the circus.
- Ride bikes (remember to wear a helmet!)
- Dress up in your favorite costume.
- Run through the sprinkler.
- Build a fort inside or in your backyard.
- Read a story.
- Go to the park.
- Have a picnic.
- Play Frisbee.
- Write and sing your own song.



With all these ideas, you're sure to find adventure around the corner. You can also chase away boredom by visiting First Northern Credit Union with your mom or dad. You'll learn how to save your money for the things you want and you may even be able to exchange your old coins for some bright, shiny new ones.



Extreme Makeover Yourself This Summer

If you've ever tuned in for "Extreme Makeover: Home Edition," you know the best part of the show is when the bus pulls away revealing an amazing change from ruins to riches. You don't have to demo a house or move a bus to have your own extreme makeover. All you need is an idea of something you'd like to change – or transform – about yourself and a positive attitude.

MOVE THAT ... ATTITUDE!

The average life expectancy in the U.S. is about 78 years. Do the math to figure out about how many chances you get to wake up on the right side of the bed.* Try not to waste even one day with a negative attitude. Scientific studies suggest that people with good attitudes are healthier, make better decisions and feel happier more often. Instead, transform your attitude from whiner to winner:

Say what you mean. In any relationship, communication is key. And while slamming a door certainly communicates a message, it's probably not one that helps your cause. Try using "I" statements:

- Say this: "I feel (angry, sad, confused or another feeling) when (describe what's happening)."
- And not this: "You make me so mad!"

Listen to the voice in your head. No, you're not losing it – that's just your "internal dialogue." It can help you, or it can hold you back. For instance, if you're trying to save money for something that's important to you:

- Think this: "I'll save at least 25% of all the money I get."***
- And not this: "I'll never be able to save any money!"

Be open to new experiences. Learning how to read a stock table, speak a second language or change a flat tire can improve your confidence and coping skills – and be fun! Here are some ideas to try right away:

- **Go AWAD** – Learn A.Word.A.Day at <http://wordsmith.org>.***
- **Switch hands** – Your left hand connects with the more creative right side of the brain. Your right hand connects to the more logical left side.
- **Make it your way, right away** – Get creative in the kitchen and prepare your favorite foods. Check out www.recipepizza.com to try your hand at Broccoli Deep Dish, BBQ Chicken Pizza and even Peanut Butter Pizza Pie.***

Spruce up your attitude a little bit each day this summer so you'll shine when you head back to school.

* $78 \times 365 = 28,470$ (plus about 20 leap days).

** Opening a savings account at First Northern Credit Union will give you a safe place to stash your cash.

*** Web sites provided for information only. An endorsement is not implied.

\$ Buy It or Not? \$

You're watching your favorite television show when a commercial comes on for a new video game. "Wow! That looks like fun!" you think to yourself. You ask your parents if you can get it. They say, "You don't need that." You think your parents are wrong. But if you stop to think about that commercial, you may decide they are right.

ALL ABOUT ADS

A commercial or ad (short for advertisement) is a message that is created to sell people products. Ads want you to *add* toys, games or clothing items to the ones you already have. You see them on TV, before movies, in maga-

zines, on billboards, on trucks and many other places. You may also hear them on the radio. Famous actors and singers may be showing the products.

The products in ads cost money. Before you ask your parents for something you see in an ad or want to use your own money to buy, think about these questions:

- "Is there music in the ad? Does it make the product look more fun?"
- "Is a toy pictured with other toys that are not sold with it?"
- "Do I just want the product to show off to friends?"

- "Will the product make me happy?"
- "Will I use the product for a long time?"
- "Will the product go on sale later?"

You may decide you don't need the product or can wait to buy it on sale. Saving money to buy something you will truly enjoy is worth it. Deposit money in your First Northern Credit Union savings account to help your money grow. Then you – not an ad – can decide when you are ready to buy!