



iCOUNT

THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

TEEN QUARTERLY NEWSLETTER

What's Your Collection Worth?

Many people have collections of special items—from comic books, to action figures, Legos, old books, coins, and motorcycles. People collect things for lots of reasons, but one of them is *investment*. That means collectors believe that what they are collecting will one day be worth more money than what they paid for them. Special collections of everything from old music records to stamps have sold for hundreds, thousands, even tens of thousands of dollars!

Do you have a collection worth any money? The most valuable collections take time to accumulate—years and years of finding, saving, and sometimes restoring items. But that doesn't mean you don't have the start of a collection right now or a few items that others might pay money for.

Think of any toys, electronics, software (computer or video games), or sports memorabilia that you have that are in really, really good condition. Especially if it's part of a limited edition set, it could be the start of a valuable collection. Or, if you have one piece of a collection in mint condition (that means it's pretty much perfect), you could sell it to a collector for money. The best way to find out if what you have is worth anything is to find a group of collectors in your town or online (with the help of an adult) who can give you more information.



Should you start collecting as an investment? The best way to start a valuable collection as an investment to sell and make money on in the future is to buy the items cheaply (and possibly restore them by cleaning or fixing them) or to start collecting something you think will be valuable in the future but maybe not very many people are collecting right now. Going to flea markets, garage sales, and estate sales are a good place to find parts of a collection. Ask your parents to help research what might be valuable and easy to start collecting now. Remember, you want this to be an investment that will grow in value, and not just a growing pile of junk!

Build a Terrarium

A terrarium is a mini garden of tropical plants or desert succulents partially or fully enclosed by a glass container. Inside a terrarium, you can create and grow a landscape to fit your wildest imagination. Here's how.

Materials

- A clear glass jar, vase, bowl, old aquarium, specialized terrarium container from a gardening store, or whatever interesting glass container you have at home
- Activated charcoal (also called activated carbon)
- Potting soil appropriate for the plants you chose
- Gravel or collection of marble-sized and smaller rocks
- Small scoop or spoon
- Gloves
- Water
- Optional: moss, decorative rocks, or décor like tiny pine cones, shells, ceramic figurines



First, decide what types of plants you want in your terrarium. Inside each glass container, you can only create one type of environment, so be sure all of the plants like the same soil, amount of water and light.

Succulents, like cacti, need very little water and do well in more direct sunlight. Use an open glass container for a succulent terrarium.

Tropical plants, like ferns and begonias, like it constantly humid and warm, so they do best in a closed container.

Next, clean your chosen glass container so plenty of light can get to the plants. Put a layer of pebbles or small rocks at the bottom, about an inch deep. This provides drainage for the plants—believe it or not, certain plants can drown when their roots sit in water.

The next layer to add is ½ inches of charcoal followed by potting soil. The terrarium should be half full.

Now you can add your plants! Dig a small well in the soil for each plant with a spoon or your fingers. Gently shake loose the old soil clumped around the roots of the plants and then place them to your terrarium. Add more soil on top of roots and pat down gently. Leave some space between each plant for them to breathe and grow.

Finally, add any decorative elements—it's your little world, so do what you want! Read up on how often to water the particular plants in your terrarium and place in indirect light (not on a windowsill).

Summer Is Almost Here...Start Saving Now!

The possibilities during summer break are endless, start depositing money into your Interior FCU share savings account and watch it grow. When you have a share savings account balance of \$25 or more, you are eligible to earn monthly dividends.

Big savers earn more! Earn even more dividends if your share savings account has a balance of \$1500 or more.

To learn more about how much you can possibly earn, visit our [rates page](#).