

TEEN QUARTERLY NEWSLETTER

Set a New Year's Saving Goal

A lot of people set a New Year's resolution in at the start of the year, like becoming more fit, eating healthier, volunteering more in their community, or learning a new skill. These are all great resolutions, and maybe you'll make one of these resolutions, but there's another goal you should consider for the new year: saving money.



Just like other resolutions, saving money will take dedication and self-control, but reaching your saving resolution will be worth it—after all, you'll be able to buy what you've been saving for!

At the start of the year, think of an item or an experience you'd like to be able to afford during the year—and it can be anything! Think about a summer camp you might want to attend, a new bike or snowboard you'd like to buy, or an experience or

souvenir you'd like to pay for during a family vacation. The longer you have to save, the better your chances of reaching your saving goal.

To help you stay on track, set up motivational reminders you'll see regularly. Put a picture of what you're saving for on the fridge or somewhere visible in your bedroom. Ask your parents if you can set up a checking account to keep your money safe, and so you can easily check to see how much you've saved throughout the year.



Discover your Family Tree

There's no such a thing as a money tree, but there are family trees—and you can build your very own to learn more about your family history. Genealogists, people who study family ancestry, use the structure of trees—with their connected branches—to show how family members are related.

Want to know what your family tree looks like? Here's how to start:

- Find a family tree diagram in a book or online. Draw the tree on a large piece of paper (or several pieces of paper tape together) or download a free family tree template from the internet.
- 2. Following the diagram instructions, find where your name should be on the tree. Write your name, your birthday, and maybe cut out a picture of yourself and glue it above your name.
- 3. Now do the same thing for your immediate family: your parents and siblings.



- 4. Next, interview extended family members like grandparents, aunts, uncles, and cousins and find where they go on your tree. As you talk to your older relatives, you could even use your interview to write short biographies. Find out where they were born, what their favorite subject was in school, and if they have any special talents.
- 5. See how far back you can trace your family tree by using family photo albums and the memories of older relatives. Can you discover the names of your great-great-grandparents?

You can discover lots of interesting information about yourself and your family by building a family tree. You could learn when parts of your family moved to America from other countries. Maybe you share a birthday or a name with a relative from 100 years ago!

Go into 2019 with better tips on how to spend, budget, and save responsibly with our Middle School resources on iCount, the ultimate teen destination for all things money.

Check out our website.