



iCOUNT

THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

TEEN QUARTERLY NEWSLETTER

It's Better to Give ...

Ask any financial expert what to do with your money, whether you're a kid or a grown-up, and they're bound to tell you these four magic words: save, spend, invest and donate. We all like the spend part, and saving and investing are good habits to get into – but what about the donate part?

Most kids your age have come into contact with a few charities by now: charity fundraisers at your school, bell ringers during the holidays or perhaps you've been on a charity run or walk. But how do you figure out who's the best charity to donate your money to? Here are four tips to help you decide:

- **What Do You Have a Passion For?**

Love animals? An animal rescue shelter or some other animal-focused charity might be a good choice. Have a family member with cancer? There are many cancer-related charities to choose from. Or, you might just want to help kids like you but who are in need.

- **Stay Local**

Sometimes you can make the biggest impact in your own town. Your donation dollar will go further than with a large, national charity. Look into your local food bank, clothing bank or other local charities.

- **Do Your Research**

Once you narrow down your choices, it's time to do some good old-fashioned research on them to determine where your money will go once it's donated. [Charity Navigator](#) is one of many online resources that can provide information!

Okay, so you've researched and picked your charity, now what?

It's time to donate. Talk to your parents about helping you donate online, by mail or in person. Whatever you are able to donate, there are millions of worthy charities out there who need it.



Beat Summer Vacation Boredom

Summer is finally here! Not sure how you're going to fill your time? Here are five ways to beat summer boredom before it hits:

- **Play in the water.** Don't have a pool? Get a kiddie pool or Slip N Slide. Yep, they're still fun!
- **Think sleepovers.** Turn a regular weeknight into something more and have one or two friends sleep over.
- **Go outdoors.** You've been cooped up all winter. Now's the time to go outside and do something – anything!



- **Use your library card.** Or get one if you don't have one. Libraries usually have plenty of kid activities in the summer.
- **Get a green thumb.** Gardening isn't just for grown-ups. Plant flowers or even vegetables.

The summer will be over before you know it. If the ideas above aren't feeling exciting to you, make your own Summer Bucket List! Write down 10 things you've been wanting to do but haven't had time for because of school. Sit down with your parents and start planning (and budgeting, if necessary)!

Learn to Budget

You already know that you need money for many of the things you want to do in life. But do you know how to make sure that you have enough money to afford the things you need—and some of the things you want?

Unless you have parents that just hand you money every time you need something (and even if you do), you need to have a saving and spending plan or, as it's more often called, a budget.