



# iCOUNT

THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

TEEN QUARTERLY NEWSLETTER

## Shop for Insurance Now

Insurance isn't as fun to shop for as shoes or a new phone, but in a few short years insurance will be much more important than those things for you. It's also much more expensive! For now, you're covered by your parents' health insurance and probably their car insurance. You can stay on their health insurance until you're 26 years old, but everything else could change when you turn 18. Better to know what you're looking at now than scrambling at the last minute and making a decision that costs more money than it needs to.

### Insurance to look for:

- Car Insurance – There's a chance you're already paying for car insurance if you have your own car. If you're borrowing a parent's car, most likely you are covered under their policy. When you move out and have your own car, you're going to need to find a policy that works for you. Shop around and find something that you feel will fit your budget when the day comes.
- Renter Insurance – When you move out and get your own place, you're going to want renter insurance. If your crazy roommate destroys your stuff, you're covered. If your property is damaged by fire or flood or stolen, your stuff covered. If a friend gets injured at your place, renter insurance covers you for any liability.
- Health Insurance – You can stay on your parent's insurance until you hit 26. After that, you're going to have to figure something out. Learn how different policies work and what type of coverage you need so you can make the right decision when it comes to signing up for a policy through an employer or self-insuring.



## Keyboards—More Than You Thought!

The first keyboards were attached to typewriters. The keyboard was invented around 1575 in Italy, but it wasn't until around 1830 that an actual typewriter was invented. Believe it or not, using the first typewriter was slower than writing by hand!

By 1865, John Pratt had made a functioning typewriter in America, but the keyboard still had a long way to go to get where it is today. The first typewriters didn't have upper- and lower-case letters and the keys were arranged however the designer saw fit.

### Keyboard facts:

- Shift Key – The ability to shift from upper to lower case with one key was introduced on the Remington NO. 2 in 1878.
- Tab – Short for tabulation, the tab key was introduced early on to help line up numbers in columns.
- QWERTY – The most common keyboard layout is the QWERTY board. But it isn't the most efficient keyboard design. Early typewriters would type too fast with an alphabetical keyboard and would jam. A QWERTY layout also allows you to type “typewriter” using only the top row of keys.
- Language – Most languages, and thus countries, have their own keyboards. Japan has the shortest space button because of all the characters.
- Parts of Canada have a snowflake instead of a control button. Often keyboards will have both English letters and the local language.



So next time you're clicking away on your computer writing a paper, know there is a bunch of history behind those keys.

### Have you heard of the **Shared–Branch Network**?

Did you know that all ATMs in our Shared–Branch Network are free for all members? Don't judge an ATM by its cover, even if it does not say Interior FCU on it. Find the nearest IN-NETWORK, Surcharge-free, ATM to you and use the cooperative Credit Union, Shared–Branch Network!

**Hint: They are everywhere!**

Find free ATMs by going to our Branch/ATM locator on our Homepage: [interiorfcu.org](http://interiorfcu.org)