



iCount

THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

TEEN QUARTERLY NEWSLETTER

Use Your Student ID

A ton of places offer student discounts, even if they don't advertise them. Make sure you have your ID with you when you go out to take advantage of this. But don't think because you got a deal you can spend more money. Look at it as a savings plan: you saved money so you can put it into your savings account.

Best places for student discounts:

- **Movie theaters.** Almost every theater has a student discount. You and your friends are going to go anyways, might as well save a few bucks.
- **The mall.** A lot of mall retailers offer a student discount even if they don't mention it. Find a new pair of pants you like, ask about a student discount.
- **Electronics.** Most cellphone and computer retailers offer discounts for students. Every student needs their own computer these days and they also know money is tight. Ask around to find the best discount before you buy!
- **Travel!** If you look, you may be able to find programs for discounted flights for students. Students can also get discounted Eurail passes, so start planning that summer in Europe!
- **Restaurants.** Even if it isn't posted they may have one. Especially in a college town or spots students are known to hang out. Like the movies, you and your friends are going to go out to eat every so often, you might as well make the most of it by saving a little.



Even if it isn't posted, a lot of places have discounts for students, so ask, show that ID. Even if they don't have a discount, the salesperson might just be in the right mood to make things work for you. Places can't just charge you more, but they can charge you less!

Protecting Your Privacy

More than keeping younger siblings out of your room and prying eyes away from your journal, privacy is extremely important. If someone gets ahold of your private information, they can ruin your credit before you even try to get a credit card for the first time!

Privacy Tips

- **Your private information is like money.** In fact, it is often bought and sold at a price. The less of it you give out, the more protected you are. Not every form you fill out needs your social security number—most places want it for a filing system. Ask if it's necessary.
- **Wi-Fi can be a vulnerable place.** With our culture of always wanting to be online, people are often chasing after hotspots to connect. But not all of them are secure. Check to see if it's legit and secure before connecting!
- **Never meet strangers from the internet.** At least not in an unsafe place. Take people with you if you do. Meet at the police station if you're selling something. Never leave the meet-up location with the person and keep people in the loop about when and where you're meeting and when you should return. Phone tracking is great for this.
- **Be careful about what you share online.** It doesn't take long for information to get into the wrong hands online. A snap might seem private until a screenshot is taken and then sent out. Sure you can track the first screen shot but from there, it's gone.



In the end, do what you've been told to do since you were a child. Don't talk to strangers unless you're in a place where it makes sense and is safe. Don't tell people anything more than they absolutely need. And be leery of anyone asking for too much information.

Planning to get a summer job? Access your paycheck by getting direct deposit along with our Interior FCU debit card.

Our [debit card](#) has no monthly fees, unlimited ATM transactions, free debit card rewards.

Make sure you have your Teen Account debit card!