

TEEN QUARTERLY NEWSLETTER

High Speed Trains

Train travel isn't much of a thing in the U.S. Most people have only ridden around on a historical train as part of an educational experience or a subway system. But in Europe and Japan, high speed train travel is common.

A Japanese meglev train, meaning it doesn't ride on rails but is held in place by magnets, can reach a top speed of 375 miles per hour. That would be like driving from Cleveland to Washington D.C. in about an hour. New York City to Los Angeles would take a little less than eight hours.

So how do these trains go so fast? The first thing is they don't touch anything. Remember trying to push two magnets together when the same poles were facing each other? That is the same idea here: the train is held in place with a magnetic field.

If you ever get the chance to go to Europe or Japan,



the trains are a great way to get around. You have way more room than on an airplane, they are cheaper, and you don't have as much security to deal with.

There is a plan to build a system in the Northeast, connecting Washington D.C. with some of the other major cities in the area. So who knows, maybe someday train travel will be a good option in the U.S. as well.

Track Your Spending

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!



Even if you don't have a lot of money to spend, tracking what you spend is important. Actually, it might be more important to track if you don't have a lot of cash, because if you're not paying attention, you're more likely to spend more. But if you know you're going to have to look at your tracking later, you're going to think twice about spending it all.

As you get older, you're going to have to budget your money. Do you have enough to pay all your bills? Just because payday feels like a windfall, doesn't mean you can blow it all that weekend. (You have your power bill due in two weeks!)

Starting good spending habits now, like planning out your budget, will have long-lasting effects as you get older. It might not seem fun, but it's super easy these days with all the different apps available.

Money Management

Are you looking for an easy to use tool that helps you manage your money?

We have a FREE 10-part video series that takes you through all the different benefits and features of our program called <u>Money Management</u>. You can access Money Management through online or mobile banking, so it is convenient for you to use.

Sign up to learn about Money Management and all the ways you can benefit from using it!