

TEEN NEWSLETTER

It's Your Life...
are you ready?



Use Your Student ID

You have a discount card in your pocket. Your student ID can get you a discount at a lot of places you might not think of. Everything from streaming TV and movies to restaurants. Here is a list of places and things you save money on just by being a student.

Learning:

- Skillshare – Learn about, well, anything. You can get two months free.
- Want to code an app? Treehouse has a course library on any coding topic you can think of.
- Almost every museum in the world.

News:

- The New York Times offers access for \$1 for students.
- Your school library probably has access to almost every newspaper in the world.

Travel:

- Amtrak offers a discount for students, although some are regional.
- Almost all public transit has a student discount. Either 100% free or steeply discounted. Simply ask when getting on the bus or where you buy a ticket.
- ZipCar can help you get around and your ID can help save you money.



Software

- Office 365 is free to students.
- Adobe Creative Cloud offers 60% off for students.

Shopping

- Amazon gives you a discount on everything from staples to streaming.
- Apple has a pretty good student discount.
- HP has an education store with great discounts on computers and other tech things.
- Best Buy will price match and offers a student discount.
- Goodwill, because thrift store shirts can still be cheaper.

Don't be afraid to ask if you're in a place and if you're online. Simply search "Student discount *website name*" and you'll find the info you want fast.

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How to Spot a Lemon (Car)

Buying your first car? Or at least buying a new-to-you vehicle? How do you know a used car isn't a pile of junk? There are a few options—you could become a certified mechanic. Or there are a few things you can check out before you sign all the dotted lines that go into buying a vehicle.

- **Check the body** – Seems obvious: if the body panels are in bad shape, the engine and drivetrain are probably rough. But body issues can be hidden. Tap on them, if they seem thick, there is probably a lot of fiberglass body-filler covering a problem. You can double-check by trying to put a magnet on spots—if it doesn't stick, it's got problems.
- **Check the fluids** – All of the fluids are going to tell different stories. Just because someone changed the oil doesn't mean they took care of the transmission or the radiator. Do a quick search; you can find what healthy fluids should look like in the vehicle you're looking at. If one or more is dirty, start asking a lot of questions. A fresh fluid change can hide some problems; ask for documentation of maintenance.
- **Drive it** – If the seller won't let you take it for a drive, walk away. They're either super uptight and going to be difficult to work with or there are problems with the car. If you hear a lot of squeaking or rattling, there is a problem; ask a lot of questions. When were the brakes last replaced? How old is the suspension? How often was the oil changed?
- **CARFAX** – Any vehicle history report will do, but CARFAX is the most popular. If the seller doesn't have documentation on the vehicle, ask questions. Or just walk away.



It can be emotional buying a new vehicle, so don't fall in love until it's yours. Like most things, it's what's on the inside that counts.

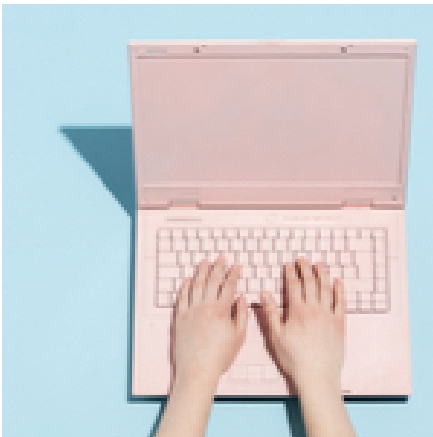
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Track Your Spending

Do you know how much you spent last weekend? No? Could you find out quickly? No? You should be tracking your spending. Here's why and how you should keep track of where your money is going. It is your money, after all.



Establishing a budget might not seem like the most important thing in the world right now. Your expenses are pretty low, maybe some gas for the car or spending money for the weekends. As long as you have enough for that, you're fine. It's hard to overspend when your expenses are upfront—you either have the money or you don't.

But soon you'll have bills, rent, insurance payments, etc. You need to make sure you have the money on hand for those. Here's a few tips to track your spending to help build your budget:

- App – There are tons of apps out there to help with tracking spending and building a budget; use one.
- Group – Almost all the apps will put your spending into categories; use these to understand where your money is going.
- Double-check – Check your records against your statements. With apps, it should be easy to do.
- Analyze – As you start to develop data points on your spending, break it down so you understand where your money is going. It is your money after all!

This isn't a one-and-done thing. Tracking your spending is a continual process, and as time goes on, it's going to get more complicated. But with anything, learning when it's simple is easier.

Is it a hassle to separately log on to your computer to access your Interior FCU account? Use our mobile app from your phone, and with a couple of taps you can access everything you need! Watch our mobile app video series to learn how to bank digitally.

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