




MONEY SKILLS FOR HIGH SCHOOL STUDENTS

C-NOTE

Winter 2010-11



CONSUMER: Shopping...Online vs. the Mall

Whether you shop online or at the mall depends on your personality, your needs, and what you want to buy. Consider:

Online shopping safety

It's convenient to shop online, but hackers could steal credit card numbers and personal information. Make sure a shopping site is secure:

- Look for a padlock or key on the frame of the browser screen.
- Check the web address on the top of your browser to see if it reads https://. Unsecured sites are designated http://.

Mall hassles

Most teenagers like hanging out at the mall. Real mall shopping has pitfalls, too.



You might:

- Need a ride to get to the mall
- End up parking what seems like a mile away
- Encounter crowds, lengthy check-out lines, and rude sales people

You can do both. Wherever you shop, be smart to get the most for your money.

\$100 CONTEST WINNERS Water Blast!



Me and my Fish!

By Teresa, age 19
Fort Worth, Texas



True Friends

By Kenna, age 14
Tacoma, Wash.

BLOG SPOT: Overdrafting Fees (Money Smarts)



According to *Kiplinger's Personal Finance Magazine*, more than 1,800 banks and credit unions are changing the way they handle overdrafts in response to the Federal Reserve's announcement of its mandatory opt-in policy.

This means that some credit unions will decline a debit-card transaction if there is not enough cash in the account. Some won't even charge a fee if the account is overdrawn by only \$5 to \$10. If this is a problem for you,

be sure to look into overdraft protection.

Check if your credit union will send you a low balance alert. Balance alerts allow you to choose a dollar amount below which the alert is triggered. When your balance falls below that level or is inadequate to cover a bill that is almost due, you get an e-mail or text alert.

YOU CAN TOO!

Enter photo contests, join a blog, vote in the Instant Poll, and more!
Visit C-Note in *Googolplex* on your credit union's Web site.





Predator is on the loose! Visit **C-Note** on your credit union's Web site and click on *Wheels* to get in on our wheeled hero Marcy's newest adventure!

PLAY

HOLIDAZED AND CONFUSED

Seems we're always celebrating holidays in this country. How's a person supposed to keep them all straight? Select the correct date for each holiday.

- | | |
|---|----------------------------|
| 1. Cinco de Mayo | August 12 |
| 2. Flag Day | 2nd Monday in October |
| 3. Columbus Day | 3rd Monday in January |
| 4. Build a Scarecrow Day | May 5 |
| 5. Martin Luther King, Jr. Day | March 14 |
| 6. National Pi Day | 1st Sunday after Labor Day |
| 7. Grandparents Day | February 2 |
| 8. Middle Child's Day | April 22 |
| 9. Groundhog Day | December 30 |
| 10. Veterans Day | June 14 |
| 11. Earth Day | 1st Monday in July |
| 12. Festival of Enormous Changes at the Last Minute | November 11 |



- Answers:
1. May 5
 2. June 14
 3. 2nd Monday in October
 4. 1st Monday in July
 5. 3rd Monday in January
 6. March 14
 7. 1st Sunday after Labor Day
 8. August 12
 9. February 2
 10. November 11
 11. April 22
 12. December 30—of course, you could wait one more day!