

Different Directions One Financial Goal

Teen Quarterly Newsletter



Babysitting 101

One job that teens are allowed to do is to babysit. If you like kids—and you're responsible and reliable—it can be a good job for you. But if you're nervous about babysitting for a new family, there are some things you can do to help get prepared.

A Day or Two Before You Babysit

Ask the parents to introduce you to their:

Children – That way you can get to know them a bit while their parents are still at home. Then you can see if you're all comfortable with each other.

Pets – Are there any dogs or cats that you'll need to let out and feed? It's best to meet them while their owners are there.

The Day You Babysit

Ask the parents:

For a quick tour around the house – Are there special cabinets or drawers where the baby's or the children's items are located? Where are the phones? Are there any special locks or windows that can't be used for escape in case of an emergency?

To write down important information – You need to know the family's last name and the children's names; the house address with nearest cross street; instructions on how to contact the parents; phone numbers of close relatives and neighbors; and the doctor's name and phone number, along with a medical release.

To write down any special instructions – Do any of the children need medicine? If so, how much and at what time do they need it? Can the

kids have anything to eat or drink before bed? If so, what can they have—and do they have any food allergies? Does the pet need to be fed and/or taken out before bedtime?

To check in – If the parents are going to be gone for more than four or five hours, ask them to phone home once to check in.

If you plan, you'll feel more prepared—and the parents will see that you take your job seriously. *Good luck!*



Your CU & You

Your credit union (CU) is special—and not just because you're a member! Why? Because credit unions (CUs) have always been known for helping people. That includes helping younger members—like you—learn to save money and make smart decisions about spending it.

Many CUs try to help their communities by offering financial education in schools. Other CUs offer special savings (and even lending) programs for teens (and for younger kids).



How has your CU helped you?

Do you have a special savings account that's helped you save to buy something you wanted? Have you learned tips about saving—and spending your money in a smart way?

Can you share any saving tips with a younger brother or sister—or a friend who's having trouble saving?

Take some time to offer help. A good time to do that is during

National Credit Union Youth Week. National Credit Union Youth Week is April 18-24 this year.

During National Credit Union Youth Week, many CUs showcase how their younger members earn, spend, save, and manage their own money and how America's credit unions help them do so wisely. Visit your credit union or its Web site to learn more!



Credit union information here...

