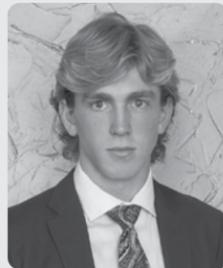


CONGRATULATIONS TO OUR ROBERT SKLENAR SCHOLARSHIP WINNERS!

Four college bound members were selected to receive a scholarship. The awards went out to Duncan Clark, Nicholas Swanson, Braeden Haptonstall, and Brooke Dumont.

Congratulations to all of you from your friends at PFCU of Omaha!



Duncan Clark



Nicholas Swanson



Braeden Haptonstall



Brooke Dumont



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SUMMER 2021

CLAIM YOUR YOUTH

OWNING A CAR VS. PUBLIC TRANSPORTATION

CLAIM YOUR YOUTH™



Return the Favor By Suprising Your Parents With Dinner

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What's Inside



The temptation of owning a vehicle, or borrowing from your parents, is strong. Imagine rolling into the parking lot at school, windows down and music loud, earning those impressed glances from your peers. Well, that also depends on the condition of your ride. Maintaining a vehicle comes with costs.

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OWNING A CAR **VS.** PUBLIC TRANSPORTATION

continued from page 1

You may have done everything in your power to deserve a car. You passed your driver's education course handily, you've earned great grades in school, performed well in extra-curricular activities, and even been a noble and charitable person. Wonderful job! A conversation with your parents about your own vehicle can have three outcomes. First, they simply say, "No." Second, you could catch them off guard and in a good mood and they agree to fund your new ride. Third, they say, "Yes," and hand you a bill.

The purchase of a vehicle comes with the initial lump sum and taxes. However, there are still additional costs to consider. You will need insurance, registration fees, routine and random maintenance and gas. AAA has reported in the past that driving a car could cost a person over \$10,000 per year! That number is a little exaggerated because it includes depreciation. Also, depending on where you live, your commute will be shorter and probably won't include many other drives outside of school.

Still, let's say a teen drives half of the 12,000-mile standard during the year, the costs add up. Take gas for example. The current average gas price in the U.S. is \$2.38 a gallon; the average fuel economy for newer cars is 24.9 mpg. If a teen drives 6,000 miles in a year, they're looking to spend around

\$573.49 on gas annually. When you add regular oil changes, major maintenance and insurance, your bill becomes large very quickly.

In comparison to public transportation, the cost of owning a vehicle is significantly higher. If you live in a city that has a good accessible system, then a monthly bus or metro pass will save you hundreds of dollars. Other aspects of public transit to consider are it's safer, better for the environment and less stressful.

Yet, nothing compares to flexibility and freedom. It comes down to how important having a car is to you.

It's imperative to sit down with your parents before making a decision and discuss overall practicality and map out all costs. You could negotiate things like insurance and major repairs with them until you're on your own, for example. Though owning a car is more desirable and beneficial, is it worth it financially?

Or you could save your money, use public transportation or hitch rides from your friends who have cars, and think about getting your own car in college or perhaps even after then. Be prepared, be smart and, most importantly, be safe.

21-0104 Claim Your Youth Spring NL



Return the Favor By Suprising Your Parents With Dinner

For over a decade and a half your parents have fed you—for free. It's something they get to hold over you until you're about 36. Parents do a lot, and they deserve a night out of the kitchen.

Covid has taught us the value of staying home, instead of taking your parents out, treat them to a home-cooked meal. And don't try to trick anyone by having the neighbors prepare the courses or a Grubhub driver sneaking your order in through the back. It's your turn to be the one frantically banging around pots and pans—and washing them afterward.

Most parents have at least one cookbook, though they're becoming less common in homes. Lucky for you, you have a million recipes in the palm of your hand. There are plenty of easy dishes to discover on Pinterest or various cooking blogs, not to mention the staples provided by food specific networks and sites. Start with something basic that won't cause anxiety. Tacos are easy, for example, and so are the sides. Also, anything pasta will do, the directions are right there on the box. One-pot or sheet pan recipes are solid options as well.

However, you may want to impress with something more complex so be sure to watch videos on technique beforehand—knives are very sharp if you didn't know. For example, there is a specific way to cook risotto, and you must be tending to it throughout.

Not only will you be making your parents happy and having quality family time, they will be impressed that you're learning a valuable life skill. You're going to have to know how to cook. It's about survival, and pizza gets expensive.

QUICK TIP: Making homemade pizza isn't difficult.

Good luck!

