

CALL FOR SUBMISSIONS!

Put your creative juices to work. Are you a writer? Send us an article about a financial topic or on the latest trend. Are you an artist? Share your artistic talents with us. Is crafting your thing? Put the instructions down in an email for us to share. Whatever your passion is, send it to us at info@claimyouryouth.com. Include your name, age and the name of your credit union. If we run it in a newsletter or on the Claim Your Youth web site, we will send you a small gift to say thank you.

FALL 2022

CLAIM YOUR YOUTH

TEENS AS TUTORS



CLAIM YOUR YOUTH



SCHOLARSHIP SEARCH

PAGE 3

IMPROVING YOUR MPG

PAGE 3

What's Inside

You have a certain skillset at the moment. It's nothing that's going to make you famous right now, but it can make you some spare change to go out and save for college. Since most of your life experience to this point is school, becoming a tutor is a viable option to get paid and also build your college resume.

CONTINUED ON PAGE 2



continued from page 1

The great thing about tutoring, especially in the modern way of life, is that it can be done online and there are a plethora of opportunities to be had. In addition, you can specifically pick which subject you can offer your services in.

As technology progresses, you may need expertise and perhaps some hardware. First, a reliable internet connection is key. Second, a webcam, whether pre-installed on your laptop or a fancy one attached to your desktop monitor, is essential. Getting familiar with a platform such as Zoom will make things go smoother when you're ready to start tutoring. Next, your personality matters. You need to have knowledge of what you're teaching, and you need to be patient, which, at times, can be difficult for a teenager. You will most likely be tutoring students younger than you, so put yourself in your teacher's shoes and think about how they feel while instructing your class.

Now it's time to find a job. Two websites to start with are Preply and Palfish. The former is nice because it has no age restriction to teach and offers more than 100 subjects. The latter is a little different and focused; it involves teaching English as a second language to children in China. You will need a TEFL/TESOL certificate that can be earned online as well.

Depending on your qualifications, you can search the major sites like Indeed, for tutoring gigs. Also, sites like Care.com, though more directed at services such as babysitting, also offer tutoring. However, age restrictions and experience are obstacles.

Lastly, from an online standpoint, do the other thing you do best: utilize social media. You can be a freelancer and share your services with your friends and families, and even make another profile dedicated to tutoring, using SEO and relevant hashtags to drive more traffic. If you do end up making money as a freelancer, make sure you brush up on self-employment tax processes.

Another route is keeping it local. You can let your neighbors with young children know that you are willing to tutor them if needed, set up something through your school, or post flyers in coffee shops or libraries. You can make house calls or just set up sessions through Zoom.

Tutoring is a great way for teens to make money, and there are plenty of avenues to earn that extra cash. Make sure you're all set up online, have knowledge of your subject, and then start applying at sites you're qualified to work at. Don't forget to promote yourself within your community as well, and you will be making money in no time.

SCHOLARSHIP SEARCH



Applying for college can be stressful and time-consuming. Even narrowing down your choices to which institutes fit your goals best is difficult ... and that's even if you know what you want to study. Not to weigh down the load even more, it's wise to take a deep dive into what scholarships are available as well.

Most students apply for college during their senior year. Before submitting, consider that there are application fees, so maybe ranking colleges in tiers from perfect school to safety school would benefit your parents' wallets. If you say you found some good scholarships to apply for, they may be even happier.

The most common scholarships are merit and athletic. Not everyone can earn the latter, and the former is competitive. Merit scholarships are based on academic accomplishments, and there are many available. For example, the University of Alabama offers 10 different types of merit scholarships that range in annual assistance from \$6,000 to \$28,000.

Financial aid isn't just offered to athletes and honor students. Need-based aid looks at a student's financial situation, identity-based scholarships target underrepresented groups, an array of situational government scholarships are out there, military scholarships are available if you choose to go that route, and there are also activity-based and employer-sponsored aid if you already have expertise in a profession or are dedicated to community service.

No matter where you choose to apply, there are plenty of options for financial assistance. Make sure you find what scholarships are offered at each institution and by each state during your search, and then apply sooner rather than later.

If you are having trouble finding the information, it doesn't hurt to reach out to the admissions office. Politely staying in contact with your university of choice may also help your admission chances.

IMPROVING YOUR MPG

As a teen, you shouldn't have to deal with the hardships of adulthood. As you gain more responsibilities, you will start to understand why your parents complain so much about things like gas prices. We don't have to get in to the complexity of inflation and politics, but the cost at the pump directly affects you, so let's explore how to make your miles per gallon go further.

Routine maintenance on your vehicle helps, and drivers are keeping their vehicles longer and longer according to recent reports. The price to keep your car running may seem steep,

but not as heavy as the tag on a new ride. Also, de-cluttering the weight inside your vehicle, limiting unnecessary idling (like hanging out in a parking lot and talking with the car running), checking your tire pressure, and following the speed limit all contribute to greater fuel efficiency.

The best way to watch your MPG is by using your vehicle less frequently. Public transportation is always a great option. If you don't have easy access to a bus or metro, or the city's scheduling doesn't align with yours, then carpooling is a consideration. You and few friends can arrange a system where you take turns driving, or if only one of you has a car, then the others can chip in to pay for gas.

Or you could not use it at all for the basic commute. If you live close to school or the places you frequent the most, biking or walking to get from each location not only saves money and puts less strain on your vehicle, it allows you to get exercise and help the environment.

Improving your MPG will get you farther than sweating the prices at the pump.

22-0704 Claim Your Youth Fall NL