

# Making the grade

Winter 2019

## 52 Week Savings Challenge

You may have seen or heard your parents talking about a challenge to save money one week at a time. It's called the 52 Week Money Challenge, and this one is just for you! Try it and see how much money you can save by the end of the year!

WK	WEEK OF	DEPOSIT	BALANCE	✓	WK	WEEK OF	DEPOSIT	BALANCE	✓
1		\$1	\$1	<input type="checkbox"/>	27		\$27	\$378	<input type="checkbox"/>
2		\$2	\$3	<input type="checkbox"/>	28		\$28	\$406	<input type="checkbox"/>
3		\$3	\$6	<input type="checkbox"/>	29		\$29	\$435	<input type="checkbox"/>
4		\$4	\$10	<input type="checkbox"/>	30		\$30	\$465	<input type="checkbox"/>
5		\$5	\$15	<input type="checkbox"/>	31		\$31	\$496	<input type="checkbox"/>
6		\$6	\$21	<input type="checkbox"/>	32		\$32	\$528	<input type="checkbox"/>
7		\$7	\$28	<input type="checkbox"/>	33		\$33	\$561	<input type="checkbox"/>
8		\$8	\$36	<input type="checkbox"/>	34		\$34	\$595	<input type="checkbox"/>
9		\$9	\$45	<input type="checkbox"/>	35		\$35	\$630	<input type="checkbox"/>
10		\$10	\$55	<input type="checkbox"/>	36		\$36	\$666	<input type="checkbox"/>
11		\$11	\$66	<input type="checkbox"/>	37		\$37	\$703	<input type="checkbox"/>
12		\$12	\$78	<input type="checkbox"/>	38		\$38	\$741	<input type="checkbox"/>
13		\$13	\$91	<input type="checkbox"/>	39		\$39	\$780	<input type="checkbox"/>
14		\$14	\$105	<input type="checkbox"/>	40		\$40	\$820	<input type="checkbox"/>
15		\$15	\$120	<input type="checkbox"/>	41		\$41	\$861	<input type="checkbox"/>
16		\$16	\$136	<input type="checkbox"/>	42		\$42	\$903	<input type="checkbox"/>
17		\$17	\$153	<input type="checkbox"/>	43		\$43	\$946	<input type="checkbox"/>
18		\$18	\$171	<input type="checkbox"/>	44		\$44	\$990	<input type="checkbox"/>
19		\$19	\$190	<input type="checkbox"/>	45		\$45	\$1035	<input type="checkbox"/>
20		\$20	\$210	<input type="checkbox"/>	46		\$46	\$1081	<input type="checkbox"/>
21		\$21	\$231	<input type="checkbox"/>	47		\$47	\$1128	<input type="checkbox"/>
22		\$22	\$253	<input type="checkbox"/>	48		\$48	\$1176	<input type="checkbox"/>
23		\$23	\$276	<input type="checkbox"/>	49		\$49	\$1225	<input type="checkbox"/>
24		\$24	\$300	<input type="checkbox"/>	50		\$50	\$1275	<input type="checkbox"/>
25		\$25	\$325	<input type="checkbox"/>	51		\$51	\$1326	<input type="checkbox"/>
26		\$26	\$351	<input type="checkbox"/>	52		\$52	\$1378	<input type="checkbox"/>

See how much you can  
save in 2019!

 MEMBERS FIRST  
CREDIT UNION  
find your happy.

# \$10,000 in Scholarships...Say What?!

At Members First Credit Union, we believe in the power of education and financial literacy. This year, we are awarding one \$2,000 scholarship, six \$1,000 scholarships, and four \$500 scholarships to eleven lucky scholarship recipients. **2019 applications and more details will be available in March online at [mfcu.net](http://mfcu.net).**

## Ways to Make Extra Cash

You know that old 'paper route' your parents did to earn money doesn't really exist out there for you in today's world, but that doesn't mean your job options are limited. In fact, if you can leverage your skills, interests and creativity, there are more opportunities for young people to earn money.

**If you like kids and babies...**Babysitters can make around 10 dollars an hour, but make sure to discuss the price with whoever you are babysitting for. You could also be a mother's helper for a new mom or a mom with several children. This could involve assistance like preparing meals, cleaning and laundry or feeding young children. Another great summer job could be a camp counselor. Look up what requirements might be involved for these jobs, like CPR certifications.

**If you like animals...**Check out opportunities for dog walkers or pet sitters for when people are out of town. You could also think about volunteering at your local animal shelter or humane society. You might not make any money volunteering, but you would get to show some love to animals, and volunteer work always looks good on scholarship and college applications!

**If you are artistic...**Sites like Etsy make it easy for you to make crafts and sell them online. You could also sell crafts at art fairs, festivals, craft shows or farmer's markets. If you've got an eye for photography, try marketing your skills. People like to have photos taken at leisure events, like family gatherings and birthday parties. Maybe music is your thing, and you can teach music lessons.

**If you are good with computers and technology...**Think about ways you can share your tech skills and get paid for it. Whether you are teaching others how to use computers or apps, making your own YouTube videos, designing websites, or writing a blog or vlog, put your own spin on it. If you have a scanner, a huge market can be digitizing photos - AKA scanning photos and keeping digital versions - for your family or neighbors.

**If you don't mind physical labor...**People can be willing to pay for things they don't want to do themselves, like clearing out gutters; organizing basements, garages or attics; or seasonal work like raking leaves, shoveling snow or gardening.

**No matter how you hustle to earn your money, make sure to deposit it into your Student Club account at MFCU. You'll get a stamp for every \$25 deposit you make, and you can redeem stamp cards for gift cards! Visit [mfcu.net/studentclub](http://mfcu.net/studentclub) to learn more.**

## 4th Quarter Dividends

Our Board of Directors has announced .15% Annual Percentage Yield for the 4th quarter regular share dividend paid on December 31, 2018. *Dividend rate and APY subject to change every dividend period, as determined by the Board of Directors.*

Federally Insured by NCUA

