

# REAL money™

REAL CHOICES REAL ISSUES

## SMART SURFING: TEENS ON SOCIAL NETWORKING SITES

They say a picture is worth a thousand words. This is especially true as more and more teens are posting information about themselves online. What are your online pictures and blogs saying about you?

You may think there's nothing wrong with adding a picture of yourself at a party to your Web page or writing an online blog about a teacher you don't like. But people besides your friends can see what's on your Web page, including your parents, teachers, boss or the police. This information can remain on the Internet for years. Future employers and school admissions counselors check these pages, too – and may form negative opinions about you based on what they find.

### Dangerous Decisions

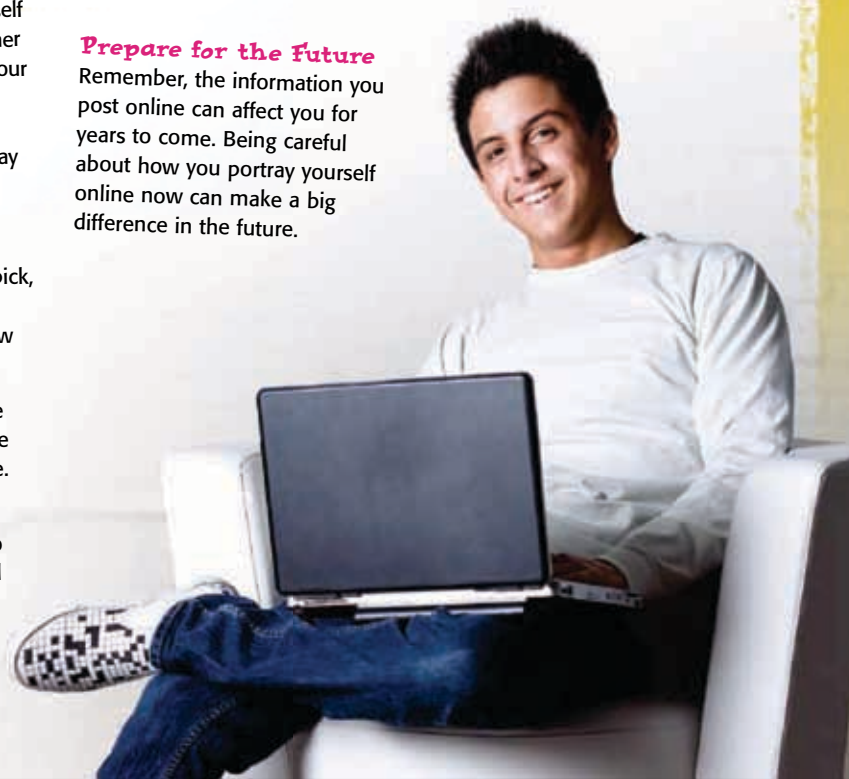
Aside from possibly jeopardizing your future job or top college pick, posting personal information online can be dangerous. Identity thieves, stalkers and computer hackers lurk online as well. Follow these tips to talk safely online.

- ✦ **Think before you write.** Will your parents or grandparents be upset with what they see on your Web page? Make sure you're comfortable with *everyone* seeing the information you include.
- ✦ **Protect your privacy.** Don't post your full name, address or phone number. Be careful not to include details about how to find you when you're offline, such as the name of your school or the places you like to hang out.
- ✦ **Limit who sees your information** online by restricting access to your Web page to your friends or family.

✦ **Be cautious** of the people you talk to online. If you feel threatened or uncomfortable about someone, tell a trusted adult or the police. You can also report the person to the social networking site.

### Prepare for the Future

Remember, the information you post online can affect you for years to come. Being careful about how you portray yourself online now can make a big difference in the future.



### Tips on Tipping Money Talks: What Do Your Tips Say About You?

How can you tell if you did well on your homework? Your grade is a clue. And if you did extra-well, your teacher may have drawn a smiley face on your paper.

That smiley face might seem like a small thing, but it also says your hard work paid off. Feels pretty good, right?

It's the same thing when you leave a tip at a restaurant. A tip – or gratuity – is money you give someone for good service, in addition to the normal price. Tipping says, "Good job!" and "Thank you!"

#### Do You Have to Tip?

There are no laws about tipping – except the laws of etiquette. Just as you should chew with your mouth closed and use a napkin in a restaurant, it's also considered good manners to leave a tip.

Here's another reason to tip: Wait staff depend on tips to help pay their bills. That's not your problem now, but maybe you'll work in a restaurant someday.

#### How Much Should You Tip?

In a restaurant, tip 15% of the total on your check. (If the service

is really good – like if they refill your drink before you even ask – tip 20%.)

Here's an easy trick to figure out 15%: Figure out 10% first (move the decimal one place to the left) and then add half of that number. If the check is \$20, 10% is \$2. Add on half of that (\$1), and your tip is \$3.

Restaurants aren't the only place you should tip.

- ✦ Tip the pizza delivery driver \$2 for a bill of \$10 or less and \$2.50 for a bill of \$10 to \$20.
- ✦ Tip coat check attendants \$1 to \$2 per jacket.
- ✦ After you get your driver's license, tip parking attendants \$1 to \$2.

And here's a tip for you: You'll have another smiley face (yours!) if you keep saving money in your account now for all your future tipping needs.





# Find Your Mission

From raising money for cancer research to fighting poverty to protecting the environment ... there are LOTS of ways you can make a difference in the world. But how do you know where to start?

Researching charities online with a parent is a great way to make sure the time and/or donations you give to support a charity are well-spent. Many sites can help you find volunteer opportunities in your area. Some sites can also tell you how charities spend the donations they receive. (For example, does a group spend a lot of money on fundraising, but not so much on the actual cause you care about?)

The following Web sites may help with your research.\*

Teen Charity: [www.teencharity.org](http://www.teencharity.org)

Get Involved!: [www.getinvolved.gov](http://www.getinvolved.gov)

USA Freedom Corps:  
[www.usafreedomcorps.gov](http://www.usafreedomcorps.gov)

VolunteerMatch: [www.volunteermatch.org](http://www.volunteermatch.org)

Charity Navigator: [www.charitynavigator.org](http://www.charitynavigator.org)

Once you find a cause that you believe in, remember to keep track of the time you spend volunteering. It could come in handy when you're applying for college, a scholarship or a job.

\* Web sites provided for information only. No endorsement is implied.

Giving Back

# HATS OFF TO CELEBRITY ACTIVISTS

Many celebrities use their fame and fortune to help others. Brad Pitt heads up a New Orleans housing project. Oprah Winfrey started a school for girls in South Africa. Bono, U2's musical leader, makes people aware of global poverty and AIDS. He has met with political leaders worldwide to help change public policy.

## A "Win-Win"

Both the celebrity and charity win when stars lend their names to charities. The good publicity may help boost the celebrity's career. And when celebrities make appearances and take action, public approval climbs even more.

Charities see celebrities as creating a "face" for their causes. The media coverage often brings in more money and volunteers for the organization.

## Putting Your Time and Money to Good Use

You don't have to have a lot of money to support a charity. Volunteering your time and talents to a cause you believe in is a good way to start. Perhaps you'd like to work at a local food shelf to help reduce hunger in your community. Or, if you're concerned about the environment, you can join in "green" efforts. Help reduce waste, conserve energy and clean up your own neighborhood.

Donating some of your own money is another way to help. Consider dividing your money into three categories – saving, spending and sharing. The saving part allows you to plan ahead to meet your long-term goals. The spending chunk can be used to pay for stuff like gas and lunch money. It's the third segment – sharing – that will put you in the class of celebrity activists!

You can save for your goals and help others by making regular deposits to your savings account.



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Hudson River Community Credit Union

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Corinth, NY 12822

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## What Have You Outgrown?

The lazy days of summer are a great time to sort through your old clothes, books and games. If you have younger brothers or sisters, they might be able to use your old things. Or you could ask your parents or guardians about selling or giving away stuff that you no longer want with a garage sale, the newspaper classifieds or Web sites such as eBay® Freecycle or craigslist.\* You could also donate your old belongings to a thrift store, homeless shelter or children's charity. If your things are worn out or broken, though, toss them out or recycle them.

You've probably heard the phrase, "Reduce, reuse, recycle." By saving your money for high-quality items that last longer, you can **reduce** the amount of trash that ends up in the landfill. You can also **reuse** your old stuff (and again, reduce the amount that gets



tossed out) by thinking creatively. For example, maybe you could reuse old magazines for your next art project. Old clothes might be great reused as costumes for a school play. If you can't sell, donate or reuse any of your old stuff, ask a parent to help you find out if it can be **recycled**.

Selling or giving your stuff away is better than throwing it in the trash. You'll help the environment. And you'll have more room – and money – for the things you care about. You can watch the money you make grow in your savings account.

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