



# How Interesting!

JBT Young Investors Savings Club Newsletter • Winter 2016

## 5 Money Tips to Keep You Smiling

How you manage money as you grow can really help you or hurt you. Here are some ways to start yourself off on the right path!

- 1. Try to Use Your Own Money** – Whether you get an allowance or get paid for doing chores, you should pay attention to the money you received. When you pay for the things you want when shopping (instead of using your parents' money), you'll think more carefully before buying things.
- 2. Save Regularly** – Use a piggy bank or your JBT Young Investors Savings Account more often. Choose a portion of chore earnings to put into savings regularly, not into your wallet, where it's too easy to buy things on impulse.
- 3. Think About the Future** – With your parent's permission, go online to [www.bankjbt.com](http://www.bankjbt.com). Look for the free Savings Calculator and start "playing" with the numbers for money, interest rate, and time period to learn how savings can grow over time.
- 4. Needs vs. Wants** – Know the difference. Think twice before making impulse purchases that might waste your money. Think back to something you bought recently and reconsider if it was really worth buying, or if you would rather still have that money in your savings.
- 5. The Big Picture** – Ask your parents about how they budget money. Many parts of family life cost money – home mortgage or rent, school, heating, food, TV and Internet access, entertainment, and more.

It's helpful for you to have an awareness that most essential things cost money and need to be considered before spending money on anything that might be less important.

By making smart choices as you grow, you can find a comfortable balance between saving and spending. Both are good actions if you manage them the right way!



### Tips for Parents:

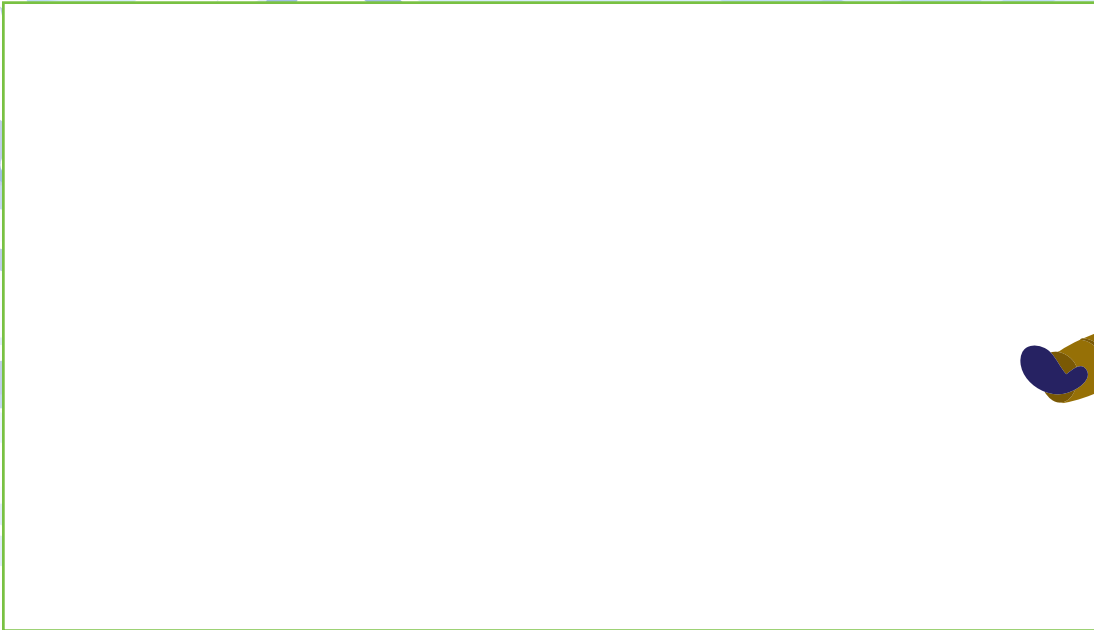
- When helping your child to save more, give allowance in smaller denominations of cash – quarters, \$1s, \$5s, etc. – to help keep portioning their money easy to do when tucking it into a piggy bank.
- When considering family activities, include a mix of free fun activities, like hiking and backyard games, in addition to the things that cost money, like movies, amusement parks, etc.

### Heard a Word?

**MORTGAGE** - This is just another name for a loan that helps families afford buying their home. Most mortgages are paid back each month over a period of 15 to 30 years.

**CALCULATOR** - When you need to figure out how much something might add up to, or how much something might cost as monthly payments, you can key in the numbers you know and the software will 'calculate' an answer based on those numbers.

# Draw a Picture Showing How You Have Winter Fun!



## Cool Treats!

*If you like Swiss Rolls, you'll love this idea for a tasty holiday treat!*

### INGREDIENTS:

Swiss Rolls  
Mini Pretzels  
White Chocolate Chips  
Black Gel Frosting  
White Frosting  
M&M Candies  
Sturdy Straws

### INSTRUCTIONS:

1. Cut two small slices on each side of the Swiss Roll and place one pretzel on each side.
2. Press the pointy side of two white chocolate chips into the Swiss Rolls to make the eyes.
3. Use black gel to make the dots for the eyes.
4. Use a little bit of white frosting to glue a red M&M to make the nose and keep it in place.
5. Cut a straw in half and press it inside of the end of the Swiss Roll.

Now you've got yourself a complete, sweet, reindeer treat. Enjoy! If you have leftover ingredients, use your imagination to create other wintertime characters – elves maybe? It's completely up to you.



## Winter Things to Do:

### IRON VALLEY SNOWTUBING

201 Iron Valley Dr. • Lebanon, PA 17042  
(717) 279-7409 [www.ironvalleytubing.com](http://www.ironvalleytubing.com)

At the Iron Valley Golf Course in Cornwall, PA, there's a cool place to make the most of winter. There are 15 tubing lanes for hours of family fun. Open Tuesday through Sunday. Visit the website for operating hours and complete info.

### MIDDLE CREEK WILDLIFE AREA

100 Museum Rd. • Stevens, PA 17578  
(717) 733-1512 • [www.pgc.pa.gov](http://www.pgc.pa.gov)

In early March, it will be time for the spring migration of Canada Geese, Snow Geese, and Tundra Swans which visit by the tens of thousands. The 6,254 acre site is a birdwatcher's favorite. There are nine walking trails, picnic areas and a driving tour for cars and bikers. Maps are available at the Welcome Center (Opens Feb.1 for the 2017 season).



Ask a parent to help you visit our club page:  
[bankjbt.com/younginvestorssavingsclub](http://bankjbt.com/younginvestorssavingsclub)