



Save Yourself!

We bet you're asking, "What does THAT mean? Save myself from what?" Well, it means...

As a JBT Young Investor, you need to learn good ways to save money as you grow, AND protect yourself from dangers that can affect you and your savings. Read on.

Springtime for Sale

As weather gets warmer, you'll notice weekend garage sales around many neighborhoods. It's a great time for you to take a closer look at your own toys, books and clothes. If you've outgrown anything, talk to your parents about having your own family garage sale this spring.

While it might take extra effort to organize and decide on item values, you and your family can turn unwanted items into cash when you sell them. And it's fun to do!



After the sale, think about what's the best plan for your new money. Save it all? Spend it?

A good plan includes rewarding yourself now and saving for the future. Split it into two piles – one small and one large. Use the small pile to spend on yourself, and then deposit the other into your **JBT Young Investors Savings Account**.

It's still all your money! It's just being saved safely as it earns interest in your account.

Let's Make *Noise!*

If you have lots of coins saved from a garage sale and other savings, why not deposit them all into your savings account?

Each JBT branch has a self-service counting machine that automatically counts up all your coins for you. The service is free for JBT account holders. All you do is pour in the coins, hear the noise, and watch it add up!



Want to Make More Dough at Home?

Dough... Money... Get it? It's time for tasty fun! Try this sweet dipping recipe that tastes like a chocolate chip cookie dough cheesecake. How could your parents say no to this sweet idea?

INGREDIENTS:

- 1 Pkg of Cream Cheese (8 ounce size)
- 3/4 Cup of Confectioners Sugar
- 3/4 Cup of Peanut Butter
- 4 Tablespoons of Brown Sugar
- 2 Teaspoons of Vanilla Extract
- 1 Cup of Mini or Regular Chocolate Chip Morsels (We prefer semisweet chips, but milk works, too.)

DIRECTIONS:

Set aside the chocolate chips. Beat together all the other ingredients. Then stir in the chocolate chips. You can enjoy immediately, but for best flavor experience, let it chill overnight in the fridge. Use whatever you like best to dip into it – vanilla wafers, pretzels, graham cracker bites, etc.

Wait. Did Someone Just Steal Your Identity?

It could happen. We started this newsletter saying you need to protect yourself from dangers. One fast-growing form of danger is "Child Identity Theft." You don't need to be an adult to experience this problem.

How would you know there's an issue if you don't have credit, or bills, or anything like that? Well, if you (or your parents) start getting any of the following items, you should take action quickly.

- ✓ **Credit card offers start arriving in the mail under your name (but you're not an adult yet).**
- ✓ **The IRS sends a notice that a child didn't pay income taxes, or the child's Social Security number has already been used on another account or government service.**
- ✓ **Your family starts getting calls or bills for things you didn't receive.**

With a parent by your side, you can visit the helpful website address below to learn more about the warning signs and what can be done to help return everything back to normal:

[Learn More Here > consumer.ftc.gov/articles/0040-child-identity-theft](https://consumer.ftc.gov/articles/0040-child-identity-theft)

