

amazon vs. THE WORLD BY STACEY YOUNG

Have you ever found yourself waiting in a crowded grocery line sandwiched between an overwhelmed mom with three active toddlers and an impatient barbecue connoisseur that keeps bumping you with his burger and bun filled cart? Amazon just pulled the ultimate game changer. Amazon Go, the first ever pay free grocery store, eliminates lines and checkout all together. That's right, NO LINES. Simply tapping your phone on a turnstile as you walk in the store logs you into their network and charges items chosen to your Amazon account using machine learning, sensors, and artificial intelligence. They've coined it "Just walk out technology". I like to call it "Goodbye, awkward reaching for the check-out divider at the same time, technology".

The possibilities seem endless. Amazon continues to innovate in all aspects of quality consumer care. From every form of entertainment at your fingertips, to stress-free shopping and shipping, and even food delivery services, they have developed into a one-stop shop for everything and anything one's heart desires. By adding Amazon Go to their line-up, they are going to rule the world. The first store opened in Seattle late 2016, and future stores will unveil throughout 2017. I'm very curious to see how competitors will fire back. Living in a technology-fueled world truly makes everyday interesting.

I will forever be a culprit of forgetting my wallet at home. If Amazon is telling me rummaging through my purse while strangers grimace at me for holding up the line, only to amount in leaving with nothing but embarrassment, will be a thing of the past? I'm in. Take my money Amazon. Take all my money.



SPRING 2017

CLAIM YOUR YOUTH

APPS 4 ALL MANKIND

FINANCIAL PRODUCTS AND SERVICES
TAKE ON A NEW FACE

CLAIM
YOUR
YOUTH



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but the Answer is **NO.**

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Today there are great apps that have been created to help you save, budget, invest (if not now - in the future) with more control than ever. If you go to the app store on your phone and type in the word "budget" you get a list of choices, type in "saving money" same thing. Because there are several apps to choose from it can become overwhelming. What should you consider? Check with your credit union to see what they have to offer.

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APPS 4 ALL MANKIND

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Many credit unions are offering financial education and could help you determine what would work best for you. Most important thing to remember is to have your money in your accounts at your credit union because keeping it in that glass jar at home isn't earning anything. Check out some of these apps and begin managing your money at your fingertips right on your phone.

Acorns is an app that lets you invest your spare change after you use your checking account to pay for something. They even waive the fees if you are enrolled in college.

FiftyTwo is an app that uses the 52 weeks in the year to help you reach your goal.

There are so many new ways to access the economy like never before. Many of the financial roadblocks have been removed and with a little more research and help from your credit union - you too can make a decision to help fund the rest of your life. Ok, maybe let's start with a more specific goal...college, saving for a trip, or just managing your expenses. In every scenario there are apps for all mankind!

REALITY FAIRS

The best way to show how the real world works is to let people experience it in as close to real terms as possible. Lectures and speeches...and even articles can only do so much in explaining how to save or spend and be overall responsible with money. Simulations like reality fairs take the concepts of having to pay bills and manage day to day expenses and put it into real terms by allowing each teen to make their own decisions about where their money goes each month.

The National Credit Union Foundation explains the concept as follows "Throughout the fair, there are many temptations for additional spending, and students must learn to balance

their wants and needs to live on their own. After the students have visited the various booths covering components of independent living, students balance their budget, and then sit down with a financial counselor for review." These fairs are so helpful that often adults participate and sometimes come away learning as much as their children. So before you get your first job it would be great to go through a simulation like this and start your financial life on the best path possible. Talk to your credit union about how you can get involved in one of these fun and life changing events.



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Wanting a Pet, but the Answer is **NO.**

Dogs, cats, ferrets, hamsters, and furry friends of all kinds are great companions, but if you live in an apartment, or a family member is allergic, the answer may be no way. Hang on because all may not be lost.

Getting told you can't have a pet is a real let down. Having your heart set on a cute little furry ball of love can really hurt when you get told it isn't going to happen. Some apartments don't allow pets, some family members break out in a rash around pets and sometimes parents are worrying that they will end up caring for the pet after the first few weeks of fun. There are many reasons teens get told no when a pet is number one on their want list.

Here are a few ideas to bring some animal love into your life when you are told it just can't happen. There are lots of dogs and cats in shelters who need just the kind of tender loving care you can provide. Look into volunteering at your local shelter as a dog walker or an animal care worker. Check out animal rescue groups or adoption centers. They can always use an extra set of hands and the experience may turn into a paying job if you are a great volunteer.

Another way to hook up with pets without having them in your home is to check with friends, neighbors and family members to see if you can be their dog walker or vacation friend caring for cats, dogs, gold fish or even ferrets while they are away. You may be surprised at how many people you know who have pets that need the kind of loving care you can provide. You won't get rich, but you may be able to make a few extra dollars and get to know some wagging tails along the way.

Parents sometimes worry that they will get stuck with the care of an animal after the fun wears off. If you are successful at volunteering or filling in as a caretaker for friends and relatives, it may just show them that you are serious and deserve a pet of your own.

Animals are great companions and bring a lot of love and affection into your life, but can be big responsibilities. Doing some homework on connecting with pets may be the best answer when you are told that there are no pets allowed in your home. Get started on some of these ideas and you may be purring your way to a new animal friend real soon.



SHOUT OUTS!

#KindCommittment campaign



Here is what some of you great people out there are doing to spread kindness in your communities. Thanks for the good works and if you keep them coming, we will keep the coffee flowing.

"Some elderly people were trying to clean snow off their walk and their snowblower wouldn't work so I hand scooped it for them."

-Ace, Meridian CU

"My #KindCommittment for tomorrow is to make an effort to talk to and include the hearing impaired girl in my Government class this semester."

-Sierra, San Antonio Citizens FCU

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