



HOT COCOA BOMBS

INSTRUCTIONS

1. Melt the chocolate in a microwave-safe bowl for 30 seconds. Stir and put back in the microwave re-stirring at 15 second intervals, until melted.
2. Using the back of a spoon or a pastry brush, coat the inside of a half-sphere mold with chocolate. Transfer to the freezer to harden for 5 minutes and then paint with a second layer of melted chocolate, concentrating especially around the edges and sides to thicken the shell. Place in the freezer once more until firm, about 5 more minutes. Repeat as needed if there are any thin spots or holes.
3. Gently remove the chocolate half-spheres from the molds. Place half of the half-spheres in cupcake cups to hold steady and fill with 1 tablespoon of hot cocoa mix and marshmallows, as well as any additional fillings you'd like to include.
4. Microwave a microwave-safe plate for 90 seconds. One at a time, take one of the remaining unfilled half-spheres and gently press and twist on the hot plate to melt and smooth the edges. Place on top of a filled half-sphere to create a whole sphere.
5. If any gaps remain, use a butter knife to gently fill cracks and creases with melted chocolate from the hot plate.
6. Drizzle with melted dark chocolate and top with additional mini marshmallows, or decorate as desired.
7. To serve, place a hot cocoa bomb in a mug and pour very hot milk or hot water over to melt the bomb. Stir to combine and enjoy!

INGREDIENTS

- 6 ounces milk chocolate melts, chocolate chips, or chopped bar chocolate
- 1/3 cup hot cocoa mix
- Mini marshmallows
- 2 ounces dark chocolate melts or dark chocolate chips, melted, for drizzling
- Additional fillings and toppings, as desired



WINTER 2022

CLAIM YOUR YOUTH

INVESTING AS A TEEN

CLAIM YOUR YOUTH

SELL OR TRADE USED BOOKS

PAGE 3



Inexpensive Ways to Spend Time with Friends
PAGE 3

What's Inside

Investing, like saving, is an important way to plan for your financial future. There are many benefits to investing as a teen, such as learning how the stock market works, increasing your savings for college, starting a travel account for a gap year, and getting a head start on your retirement. The multiple account options to invest in include high yield savings accounts, Certificates of Deposit, bonds, stocks, mutual funds, and exchange traded funds.

CONTINUED ON PAGE 2



INVESTING AS A TEEN

continued from page 1

The key with having stocks, bonds, and fund accounts at this stage in your life is you will need to set them up as custodial accounts. This means a trusted adult “custodian” opens the account on your behalf. They then invest and manage the account until you are no longer a minor. This is a great time to learn from your custodian about investment strategies and the best ways to grow your investments.

There are a couple things to remember about custodial accounts. First of all, the money still belongs 100% to you, no matter who the “custodian” on the account is. Then at the age of 18 or 21, depending on the state, you take over management of the account. It also means any taxes owed on your account gains are also owed by you. Once \$2300 in gains is invested, the tax rate becomes the tax rate your parents actually pay, so it may be at a higher rate than you would normally pay.

Now, the question is how much should you invest? A good goal is 10 percent of your income. If you make \$1000 a month starting at age 14, 10 percent is \$100 per month. By the time you turn 65, you will have a balance of at least \$23,000 depending on your interest rate. The beauty of it is that if you continue contributing 10 percent each month once you begin your career, that amount will grow much faster as your income continues to grow.

The biggest thing to remember is that the sooner you start investing, the more money you will have as you launch your career, buy a home, begin traveling, or retire. An early start will help to insure you get to live the life you want, not the life that’s dictated by lack of funds.

For more advice on how to invest and grow your savings as a teen, set an appointment with an investment counselor at your credit union.

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Inexpensive Ways to Spend Time with Friends

Going to the movies costs money. Buying gifts costs money. Everything costs money. You want to spend time with your friends, but you don’t make that much. Plus, you need to pay for your cell phone and save for college. So how do you spend time with your friends, get them something special, and not go broke? Luckily, there are several ways you can spend time with your friends.

In the days of streaming, it’s easy to watch movies or your favorite shows without spending extra money. Want to work on gifts at the same time? There are several things you can make, but one of the easiest and requires minimal attention is a no sew blanket. Simply put, you buy two pieces of fleece the same size. Line them up on the floor and pin them together. Then cut a 3” square out of each corner. Next, cut strips 3” long, 1” apart along each side of the blanket. Lastly, sit down, watch your show, and tie the strips from each piece of fleece together. For step-by step instructions, go to your credit union’s Claim Your Youth page on their web site.



Another option is to have a bake off. Meet at someone’s house. Bring all of your ingredients for your favorite cookies, brownies, etc. Best part is you get to eat the results. How else will you determine who’s the best baker?

Game night is always a fun idea. All you need are a couple of your favorite board games or online games and snacks. Bring in a little competition by making it a tournament.

If you’re a more active person, a pick up game of flag football, volleyball, or whatever will help burn energy and give you lots of inexpensive time with some of the most important people in your life.

There are lots of options to spend time together and be creative. The best part is you won’t have to go broke to do it.

SELL OR TRADE USED BOOKS

Used novels or textbooks, don’t have to just take up room on your bookcase. You can donate them to an organization in need, make money by reselling them, or trade used books for others.

If you choose to trade them, you can trade amongst friends or find one of the local small libraries you find scattered throughout neighborhoods, or at your local bookstore. Unfortunately, it won’t help you to recoup some of what you spent on the books. In order to make some of your money back, you will need to consider selling them. There are a few things to keep in mind to make sure you make the highest amount possible on your used books:

1. Clean and repair the books as much as you can.
2. If posting the book online, be honest about the condition of the book, include pictures to show any damage.
3. Package your books carefully to minimize damage during shipping.
4. Pay for the shipping yourself. It will make more people interested in buying the book rather than having to take on the extra cost of postage.
5. Ask for what they’re worth. There are websites, such as bookscouter.com that will tell you what vendors are willing to pay for books similar to what you want to sell.
6. Know what sells. Some of the best selling books are textbooks, arts and crafts books, cooking books, sheet music, religious books, best-selling fiction, and non-fiction books.
7. Local bookstores may buy used fiction books. If you sell them for store credit, you will likely get more value than if you sell them for cash.

No matter what you decide to do with your used books, you will enjoy the extra room in your personal space.

