

GIVE BACK THIS SUMMER

After all the yearbooks are signed and claims of keeping in touch are touted, plans for the summer begin to gain pace. So much time to have fun. However, there's nothing wrong with considering a possibility that usually goes overlooked: volunteering.

I know, it sounds like a chore, but there are great benefits to volunteering – first and foremost, you're helping others in need. In addition, volunteering is very rewarding, a resume builder, and boosts your college application. What's more impressive to admissions, how much data you used or how you were able to give back to your community? You're smart, you know the answer.

It's not just about donating your unnecessary amount of clothing – you can donate toys, children's books, and nonperishable foods while you're at it. Your time is more valuable, so target specific charities and lend a hand or help clean up your neighborhood.

Animal shelters, senior centers, and the Special Olympics are always looking for candidates, but don't forget about using that brain of yours. We all know you know how to work a social media account to death, so help a nonprofit out with advertising and exposure or teach basic computer skills to the elderly.

In to Sports? Coach some kids. Have good grades? Become a tutor. Great personality? Sign up for Big Brothers or Big Sisters.

There are so many possibilities and you're going to have the time – be popular with a thankful crowd. If you're having trouble finding something, look at your own interests and get involved. Share your passion with others!

SUMMER 2018

CLAIM YOUR YOUTH

IS IT TOO EARLY TO START INVESTING?



CLAIM YOUR YOUTH™



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The workforce and social security is going is unsettling to an over-analytical person. Yet, it's essential to start thinking and planning your financial future.

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You don't have to find a career at the moment, but working on ways to acquire supplemental, lasting income is important. There's no guarantee you will have an amazing corporate retirement plan so saving money will help you in the long run. But you can also look into stocks and bonds.

Unless you're a financial prodigy, you'll require help understanding investing. It's an important aspect of money everyone should learn. Starting off you should target stocks and bonds before jumping into real estate or anything like that; it's not like you're a millionaire (yet) so the stock market is best suited for you. A good way to begin is to invest regularly in 1 or 2 stocks, putting small amounts of money toward your choices.

But how do you know what to invest in? Well, what do you like? For example, if you like video games, invest in Nintendo or Microsoft. I don't want to start listing off companies and give you bad advice, but you get what I'm saying. Before you start throwing your money around, however, the most important part of investing is research. To paraphrase Jan Brady, "Research, research, research!"

"Who's Jan Brady?" you ask. Never mind that, you're a student, you know how to study. Look at money management techniques, stock analytics, diversification, asset allocation, market capitalization,

the market as a whole, mutual firms, investment firms, brokers, and trends. For example, seek out companies that have increased in value or have a history of paying excellent dividends.

Yes, there's a lot to investing and it can be overwhelming – and we're just getting started! You're going to need help. Check with your credit union for classes that help teenagers understand the basics of investing. Keep up to date with financially-focused publications, such as Forbes. In all honesty, your best bet is to go to your parents though.

Ugh, your parents, I know. Trust me, if you ask they will teach and serve as a guide, and plus you may need them to open a custodial brokerage or Roth account and to learn about the pros and cons of each. For example, putting large sums of money in an IRA could impact college financial aid. Bet you didn't know that, but your parents did.

Listen to the advice from people who know the market, and accept that with risk comes reward. You have to be careful though. Don't convince yourself of every purchase, but rather justify them and keep perspective. Do your research, set your goals, follow your interests, and start making money early.

Bonus Advice: don't put all your eggs in one basket, and never deplete your savings account.

HOW NOT TO STARVE WHEN YOUR PARENTS ARE GONE

Your parents aren't home. What's the first thing that comes to mind? No, don't throw a party, trust me. What's the second thing that comes to mind? That's right; what's to eat and how long will it take?

Let's first take the easy route which prepares you for college life: ramen noodles and macaroni and cheese. Cheap, easy, and you'll be ahead of the game in comparison to your future dorm-mates.

If you want better cuisine, there are plenty of cheap and easy options that will make you ponder if culinary school is a good choice. Stick to the stovetop for now. A grilled cheese with some tomatoes, spinach, and a fried egg can be quick and filling. Another option: tacos. They're essentially made for you if you have the shells and garnish – all you have to do is cook the meat.

Another satisfying idea for the stovetop is breakfast. I'm an advocate for breakfast at any time, so don't discount the value of whipping up pancakes, scrambling eggs, and frying bacon.

If you want to expand your repertoire, you can go to a local pizza joint and get some premade dough and assemble a pizza at home. Just don't burn the house down turning on the oven.

Check out Food Network or the Cooking Channel for great cheap and easy ideas. Don't worry, that wasn't an advertising plug. Most importantly, don't fall victim to the temptation of Doritos and Zebra Cakes for dinner.



GET OUT OF HERE! GO OUTSIDE.

There's nothing wrong with being part of a clique; people are allowed to have similar interests. Adults are like that in a more particular, content way. Don't grow up too fast.

For example, you don't have to be a jock to do something athletic. People generally affiliate the outdoors with sports, but there are other options. Every town is unique with their natural elements. Exploring your town and walking through nature can be a great experience, and you can admire and learn about the wildlife – at a safe distance, of course, even squirrels are difficult to trust. You can take your adventure a step further and go hiking or camping or even rock climbing or bouldering (start small though!).

There are more relaxing outdoor activities for the summer months as well. You can do yoga in the park, find a shady

reading spot under a tree, make fantasy a reality by Larping (Live Action Role Playing) with other enthusiasts, or find a great spot for an outdoor theater performance even! If you're the creative type you can set up an easel and paint something that inspires you or find a passion for photography in the beautiful settings that surround.

"So what?" you say, "I'm a homebody." Well, that's not an excuse because summer is the season for BBQ so you can become a grill master, or you can get into gardening and create a beautiful flower bed, even growing your own herbs, spices, and food for your backyard BBQ gathering!

There's no excuse; you can go outside no matter what your interests are!

