



**A BRIGHTER
FINANCIAL FUTURE
STARTS HERE!**

**Trusted advice and financial guidance to build a solid foundation
that will empower you for life.**





OUCU FINANCIAL



FINANCIAL INSTITUTION



FINANCIAL INSTITUTION



Credit Unions



Banks

CREDIT UNION vs BANKS



**Credit Unions
Not-for-Profit**



**Banks
For Profit**

CREDIT UNION vs BANKS



**Credit Unions
Not-for-Profit**



**Banks
For Profit**

CREDIT UNION vs BANKS



**Credit Unions
Not-for-Profit
Invested in YOU**



**Banks
For Profit
Invested in Shareholders**

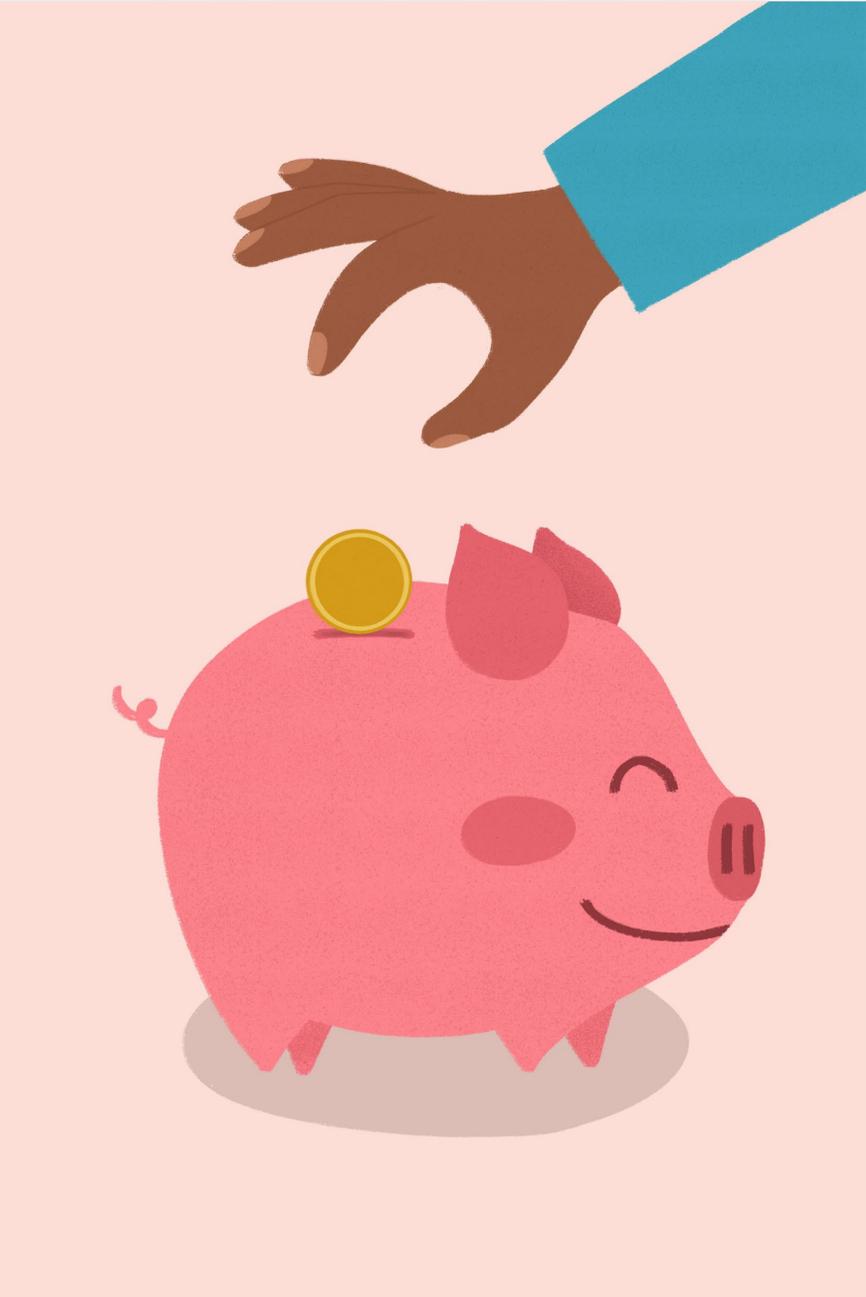
TODAYS AGENDA



- Money Talks
- Hit the Road Game
- Recap Discussion



SAVINGS ACCOUNT



BOBCAT SAVINGS CLUB



- **No fees**
- **Fun activities**
- **Treasure chest**
- **Good grade rewards**
- **Cool Cat!**

START SMART TEEN

For ages 13-17!

- **Open free with a parent**
- **No minimum balance**
- **Contactless Debit card**
- **Digital wallet compatible:** Apple Pay®, Samsung Pay®, Google Pay®
- **Connects with popular apps:** PayPal®, Venmo®, Cash App® & more
- **Access to ATM**
- **Easy-to-use mobile banking app**
- **Good grade rewards**



START SMART TEEN

- Track spending
- Learn healthy financial habits
- Gain responsibility
- Encourage independence



DEBIT vs CREDIT CARDS



SMART SPENDING



NEED vs WANT



Why am I here?

Do I need this?

Will I really use this product?

Why am I motivated to make this purchase?

Do I own anything else that provides the same use?

Did I feel a need for this item before I saw it in the store?

Where will I put it?

What if I wait?

What else will I have to give up to afford this?

What are the other costs of this purchase?

How do I feel?

SAVINGS GOALS



REDUCE TEMPTATIONS



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Financial Wellness Center | Youth

WELCOME TO A BRIGHTER FINANCIAL FUTURE!

Your go-to resource for trusted advice and financial guidance to build a solid foundation that will empower you for life.

Financial wellness is more than just having money in your pocket. Financial skills like responsible spending, saving for the future, and achieving your goals are the keys to unlocking a future of opportunities and success.

Select your age and get started!

[Age 0-3](#) [Age 4-6](#) [Age 7-9](#) [Age 10-12](#) [Age 13-15](#) [Age 16-17](#) [Age 18-21](#)

Breaking up the concepts of managing money throughout life helps to slowly integrate the idea of financial wellness making it an easier transition to independence. Explore these financial resources and tools designed to support your goals to achieve financial wellness at every stage in life.





Hit the ROAD



presented by
National Credit
Union Administration

start >





Thank You!