



YOUR MONEY MATTER\$

Welcome!

Welcome to the current edition of **YOUR MONEY MATTERS**, Rocket City Federal Credit Union's Young Adult Account Newsletter. We hope you will enjoy this newsletter that's filled with money management tips and other information geared toward teenagers.

Keep in touch, find us on on....



Offices will be Closed:

Monday, Jan 18th:
Martin Luther King, Jr. Day

be smart ABOUT SOCIAL MEDIA

The Internet and social media sites like Facebook, Twitter and Instagram are connecting people across the globe like no other technology has before. Friends can stay in touch and communicate in real time, even when they are separated by thousands of miles. But with this increased connectability comes a need for caution. Social media sites are prime targets for cyber bullies, scammers, spammers, and other digital evildoers, but there are steps you can take to protect yourself and your information.



give identity thieves two valuable pieces of your identity. Your user name for accounts like Twitter or Instagram should never contain your full name, full birth date, or other personal identifiers.

Look Out for Location Settings. Many smartphone apps, especially social media apps, use the GPS function of your phone to track where you are. This can be a useful feature if you need directions, but it can also be used for people to track where you go and even where you live. If you don't want strangers to be able to know where you've been, be sure to disable the location settings in your social media apps.

Keep Your Travel Plans to Yourself. You're probably very excited to be taking that family trip to California next week, but resist the urge to tell your Twitter followers when you're leaving. Posting something like "Can't wait to go to San Diego with Mom and Dad tomorrow" now tells anyone who reads your timeline that your house is probably going to be unoccupied for the next several days. You shouldn't post to social media about going away on a trip until after you've arrived back home.

Too Much Information? Have you ever considered how much personal information you post on your social media pages? Posting information like your birth date and full name

But I Can Trust My Friends...Right? You might think, "it doesn't matter how much information I post to my social media page because only my friends can see it." While it is probably true that your friends aren't out to cause you harm, you never know how careful they are being with their login information. A friend's account could easily be hacked, and then all the information you trusted with your friend is now available to that hacker.

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 Q R Y O U N J I E W D S C A Q
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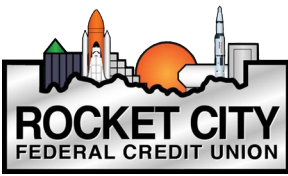
Word Search

Look horizontally, vertically and diagonally to find these financial terms.

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HOW TO TIP

Tipping, also known as a gratuity, is an amount of money that is paid in addition to the price of a good or service. Usually this money goes directly to the person who delivered the goods or provided the service. For many service industry workers, such as waiters and waitresses, tips account for a large portion of their income. Knowing how to tip is a valuable skill that everybody should have. Whether you are going out to dinner with your friends, grabbing coffee, or getting a hair cut, tip amounts vary.

Let's get started...

Let's say your bill was \$20.00 and you want to tip 15%. In order to do this you would multiply \$20.00 by .15. This will give you the Tip Amount.

$$\begin{matrix} \text{(Bill amount)} & \times & \text{(Percent)} & = & \text{Tip Amount} \\ (\$20.00) & & \times (.15) & = & \mathbf{\$3.00} \end{matrix}$$

Great, so there will be a **\$3.00** tip. Add this to the bill to see what you should pay in total.

$$\begin{matrix} \text{(Bill amount before)} & + & \text{(Tip)} & = & \text{Bill amount after} \\ (\$20.00) & & + (\mathbf{\$3.00}) & = & \mathbf{\$23.00} \end{matrix}$$

****A shortcut for tipping 20%****

To tip 20% on anything, move the decimal over once to the left and double it! This will give you your tip amount.

What Should You Tip For Each Service?

Waiter/waitress: 15-20%
Food Delivery Person: 10%
Hairdresser/Barber: 15-20%
Manicurist: 15%

Hotel Housekeeper: 10%, \$2-5 per night
Cab Driver: 10%, \$2-\$5 minimum
Places with a tip jar: Tipping is optional

If you use a coupon or a gift card to pay for part of your service, meal, etc., you should calculate your tip on the amount due before the coupon or gift card is applied.