

# NEW WAVE

Savers Account  
*Youth Newsletter*



P.O. Box 2966  
Mobile, AL 36652

## SUBMIT YOUR A/B REPORT CARDS!

Parents, we're accepting Fall semester report cards for our **January 15, 2025**, Good Grades Drawing. Submit your child's report card before January 15 for their chance to win \$50 and a New Wave Saver Backpack!

A/B report cards can be turned in at any time and at any branch drive thru, placed in our Night Drop Box, or emailed to [marketing@newhcu.org](mailto:marketing@newhcu.org).



# PRACTICE MAKES PERFECT: SMART MONEY HABITS FOR KIDS



*They say practice makes perfect, so why not start practicing responsible money habits now while you're young? Below are four tips on how you can start practicing these habits so that you're a pro by the time you become an adult!*

## 1. Create a Spending Plan

When you get your allowance, it's exciting to think about what you want to buy! Instead of spending it all at once, set a limit for yourself, like \$10. This way, you can enjoy shopping without running out of money too quickly. Any money you don't spend can go to your New Wave

Savers account for something bigger later on!

## 2. Try to Fix It First

If your favorite jeans get a hole or a toy breaks, don't rush to buy new ones! First, see if you can fix them. You might learn how to sew a small tear on your jeans or use some glue to fix that toy. Fixing things not only saves you money but also teaches you that things can last longer with a little care.

## 3. Think Before You Buy

Every day, you see lots of ads for fun toys and cool gadgets that can make you feel like you need to buy them right away. Before you do, take a moment to ask yourself, "Do I really need this?" If you're still excited about it after a few days, then you can buy it. This helps you save money and make sure you're really getting something you'll enjoy.

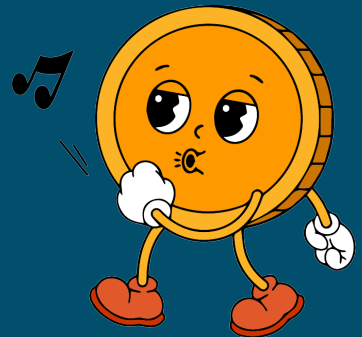
## 4. Save for Something Special

If there's something you really want, like

a new game or a special toy, saving for it can be rewarding. Set a goal to save a little bit of your allowance each week. When you finally have enough to buy it, you'll feel proud because you worked hard to earn that money. It makes getting what you want even more special!

## Joke of the Day

*Why are coins so cool?*

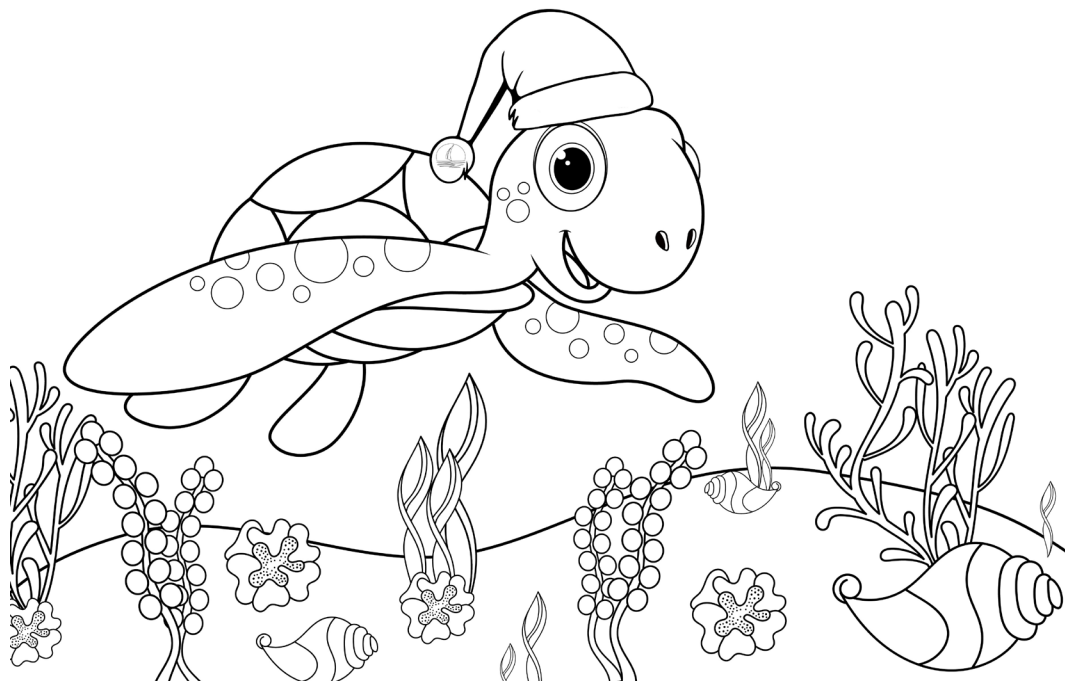


*Because they make real change!*

## Color Sunny the Sea Turtle

Take a break & color Sunny the Sea Turtle! Clip & send your completed piece to [marketing@newhcu.org](mailto:marketing@newhcu.org) with your name & age to be featured on our social media channels!

*Please don't include your face or other personal identifying features or account information.*



# NEW WAVE

Savers Account  
*Teen Newsletter*



P.O. Box 2966  
Mobile, AL 36652



## SUBMIT YOUR A/B REPORT CARDS!

Parents, we're accepting Fall semester report cards for our **January 15, 2025** Good Grades Drawing. Submit your child's report card before January 15 for their chance to win \$50 and a New Wave Saver Backpack!

A/B report cards can be turned in at any time and at any branch drive thru, placed in our Night Drop Box, or emailed to [marketing@newhcu.org](mailto:marketing@newhcu.org).



# 2025 SCHOLARSHIP APPLICATION

Graduating high school this May and considering your next steps? Whether you're going to a university, community college, or trade school, we have exciting news for you:

Download our 2025 scholarship application for a chance to be one of five students awarded \$1,000!

To get started, visit [NewHCU.org/accounts/new-wave-savers-account](http://NewHCU.org/accounts/new-wave-savers-account) to download the application. Don't miss out on this opportunity—apply today!

**DEADLINE: APRIL 1**



## Color Sunny the Sea Turtle

Take a break & color Sunny the Sea Turtle! Clip & send your completed piece to [marketing@newhcu.org](mailto:marketing@newhcu.org) with your name & age to be featured on our social media channels!

*Please don't include your face or other personal identifying features or account information.*

# BUYER'S REMORSE: WHAT IT IS & HOW TO AVOID IT

**Buyer's Remorse:** A feeling of regret (a wish that you had not done something) after making a choice or decision.  
*(source: [www.dictionary.cambridge.org](http://www.dictionary.cambridge.org))*

In more financial terms, it's a feeling that occurs after you've bought something in the spur of the moment and regret it later on. We've all been there. We get caught up in the moment and spend money we should not have.

So, why do we impulse buy? A big reason is something called **Positioning Pros**. This is a clever tactic used by stores to get us to buy more. They combine **logic** (using facts to help us decide), **psychology** (understanding how we think and feel), and **profitability** (how much money stores make) to figure out the best places to place their products. This way, they catch our attention, making us more likely to buy the items.

Want to avoid buyer's remorse? Here are three tips to help you out:

### 1. Leave Your Money at Home

If you don't have cash or your card with you, you can't make impulse buys! Try this tactic if you constantly purchase items you later regret buying.

### 2. Wait Before You Buy

Give yourself some time to think about whether you really want the item. If you still want it after a few days, then consider buying it.

### 3. Have a Purpose

Before you shop, decide what you need. Sticking to a list can help you avoid unnecessary purchases.

