FAIRWINDS

Money-Smart Teen Guide



Table of Contents

Welcome to Your Money Era 1

Debit Cards 2–4

Mobile Wallets 5-6

Checking & Savings Accounts 7–9

The FAIRWINDS App 10-12

Checks 13

Zelle® 14

ATMs 15

Scams 17

Make Money Moves 18

Saving 18-22

Spending 23-24

Budgeting 25

Earning 26

Sharing 25–27

Welcome to Your Money Era.



So you got a debit card...

Now what?

This card is more than a piece of plastic.



Smart debit card use starts with knowing what you have. Planning how to use it, and saving for what matters.

Freedom

Write down what this looks like to you.

Independence

Write down what this looks like to you.

Adventure

Write down what this looks like to you.

But how does it work?

Think of your debit card as a key to your checking account.

Every time you tap, swipe, or insert your card, money comes straight from the cash you already have.



No cash in your account?
No purchase. Simple as that.

Pro Tips

- Don’t share your 4-digit debit card pin with anyone!
- Never give your card to anyone –even a close friend.
- Report it right away if you lose your card.
- Check your account balance before making purchases.

Why Debit Cards Are the *Best*

Debit Cards...

Spend money you already have

Help you stay on budget

No borrowing required



Credit Cards...

Borrow money that must be paid back

Interest can make purchases cost more

Easier to overspend

Make Paying Even *Easier*



Already have your phone out?

Add your debit card to your mobile wallet and pay with a tap. It's fast. It's secure. And honestly... it's easier than carrying a wallet.

Pay

apple.com/apple-pay

G Pay

wallet.google.com/wallet/home

SAMSUNG pay

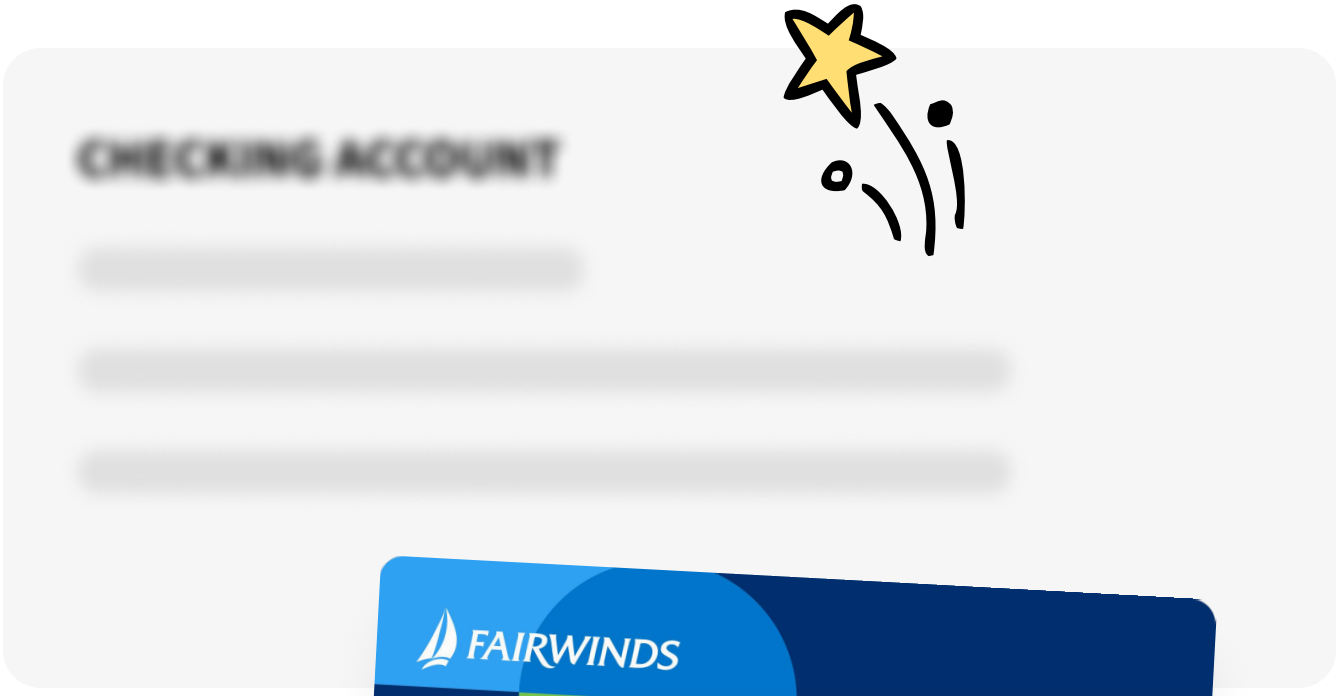
samsung.com/us/apps/samsung-wallet

How to Use Tap-to-Pay

1. Unlock your phone
2. Open your mobile wallet
3. Look for this symbol
4. Hold your phone near the reader
5. Wait for the beep



So Where Does Your Money Actually Live?



Meet Your Accounts

Checking Account

Your everyday spending account

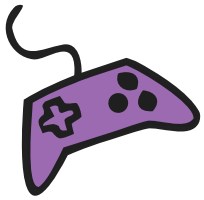
- ✓ Everyday money management
- ✓ Debit card purchases
- ✓ Sending and receiving money



Savings Account

Your future-fun account

- ✓ New video game, concert tickets, or your first car
- ✓ Starter emergency fund
- ✓ Grows interest over time





Interest is money your savings can earn just for sitting in your account. The more you save, the more it can grow.

Let's play a game!

Where would you put money for these?

Item	Checking	Savings
Pizza with Friends		
Concert Tickets		
First Car		
Clothes Shopping		
New Gaming System		
Giving		
Sweet Treat Trip		



PRO TIP

Big goals go into savings, while smaller everyday purchases should pull from checking.

Grab Your Phone Again

Time to Download the FAIRWINDS App

It's the easiest way to check balances and stay on top of your finances.

Scan
to download
the app now.



Explore the FAIRWINDS App

Here's a Challenge:

Treat your banking app like social media. Make checking it a habit so you always know what's happening with your money.

Level Up Your App Game:

- [ ] Download the FAIRWINDS App
- [ ] Log in
- [ ] Find your Checking Account
- [ ] Find your Savings Account
- [ ] Transfer $1 into savings
- [ ] Explore Zelle®
- [ ] Find & Turn on Change it Up
- [ ] Find Check Deposit



PRO TIP

A budget helps you know how much you can spend while making sure you have enough money for what you need. Turn to page 25 to build a budget that works for you.

Stay on Top of Your Account

Checking your account takes less than a minute and helps you:

- ✓ Know how much you can spend
- ✓ Spot fraud quickly
- ✓ Keep track of big goals



Let's Play Spot the Problem

You have:

Current Balance = $75
Available Balance = $20

Can you spend $50?

☐ Yes ☐ No

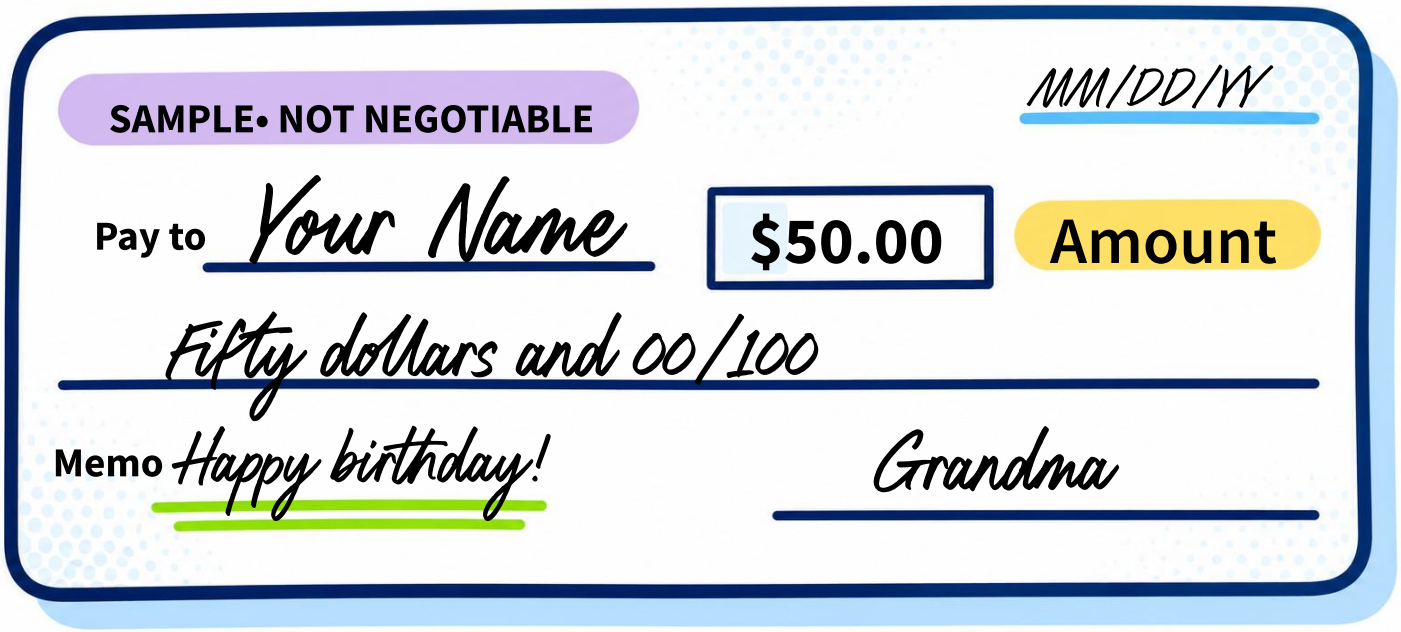
*Answer = No. Available balance is the money you actually have available to spend.

So You Got a Check for Your *Birthday*...

Nice. That's money with your name on it.

Before you deposit it, make sure:

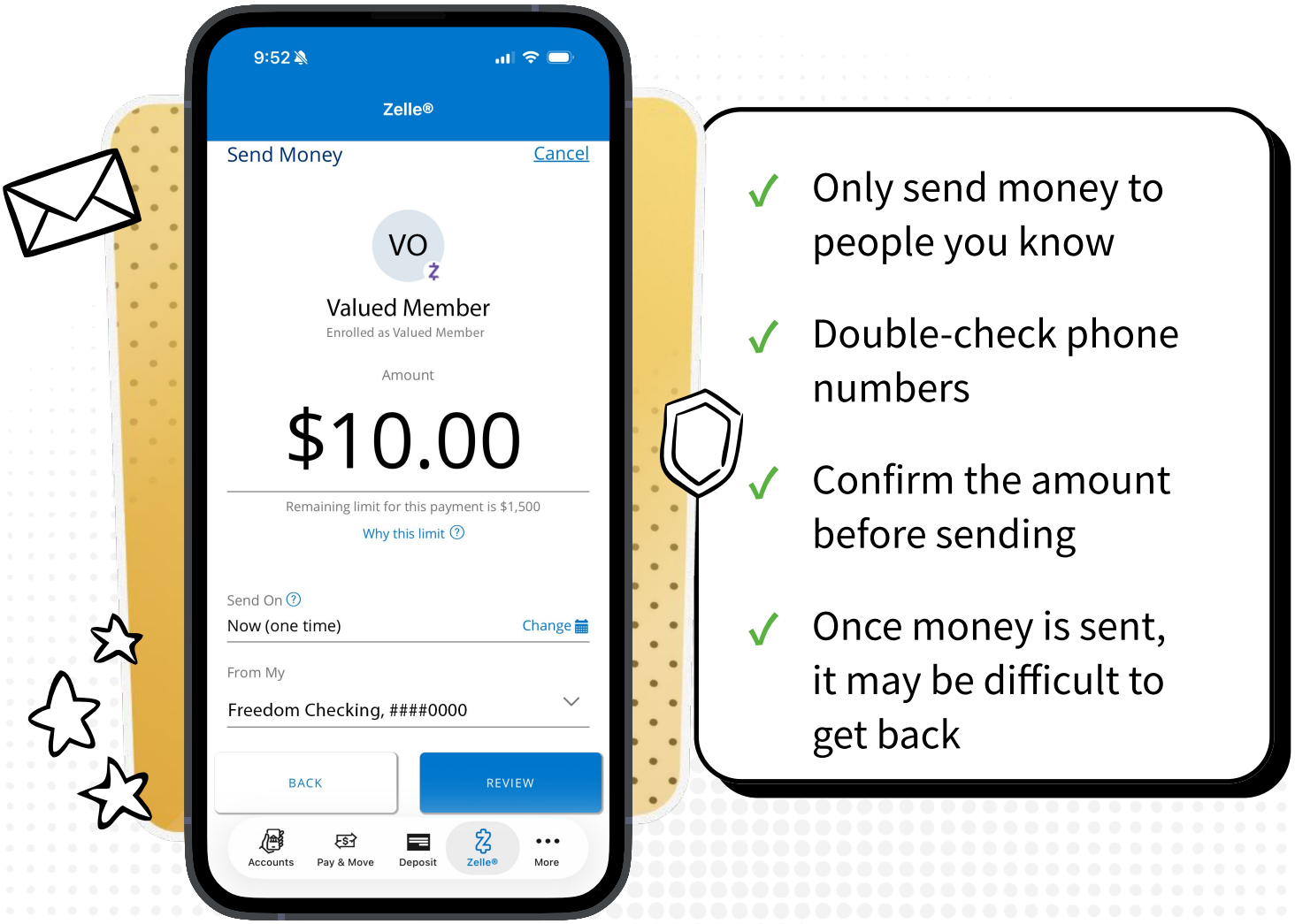
- ✓ It's made out to you
- ✓ It has a date
- ✓ It includes an amount
- ✓ It's signed



Then open the FAIRWINDS App and use Mobile Deposit to add the money to your account. Easy!

Zelle® Like a Pro

Need to send money through Zelle®? Here's the blueprint.



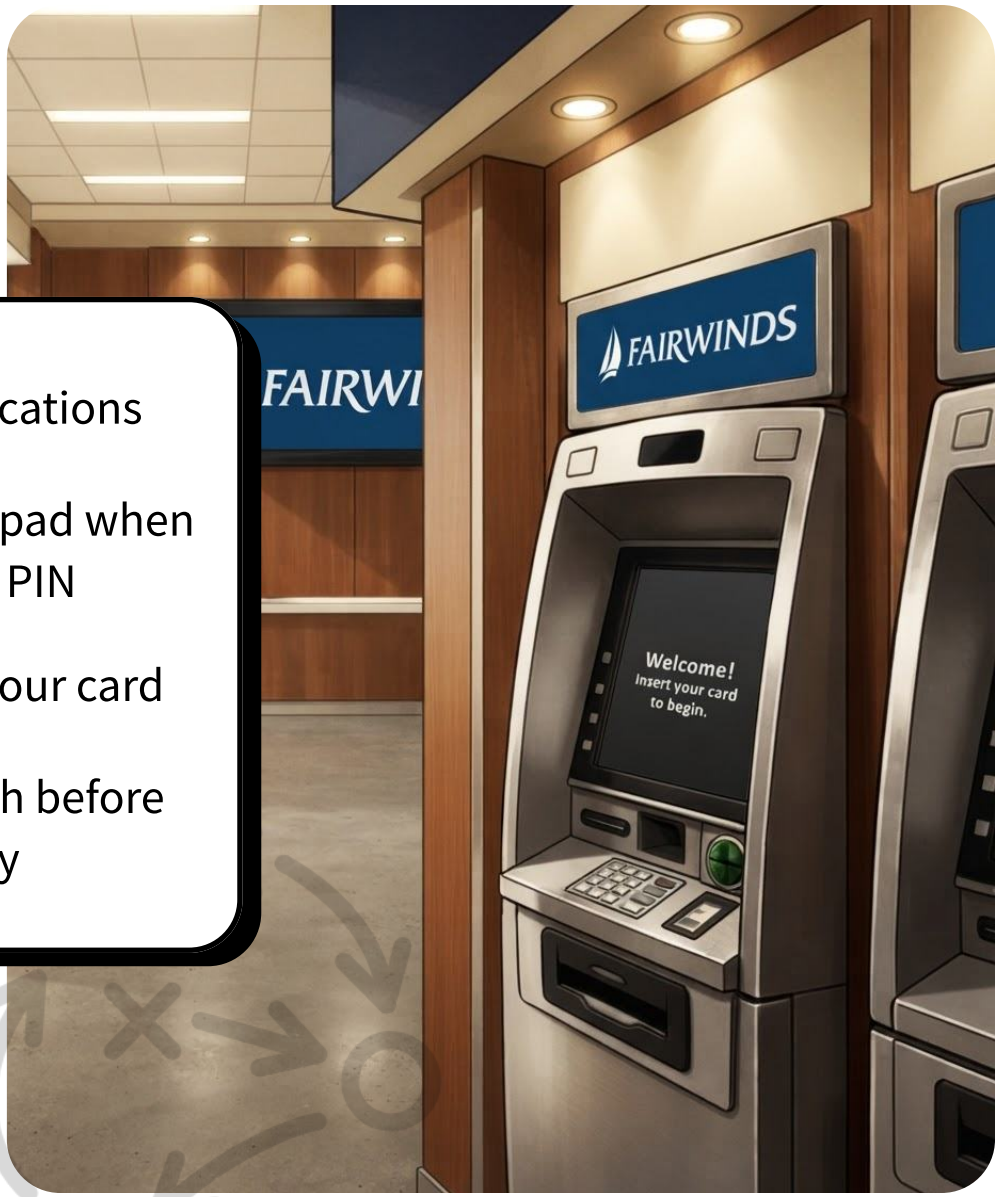
- ✓ Only send money to people you know
- ✓ Double-check phone numbers
- ✓ Confirm the amount before sending
- ✓ Once money is sent, it may be difficult to get back

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC, and are used herein under license. U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

Meet the ATM

Need cash? Your debit card can help with that too.

ATMs let you withdraw and deposit cash.



- ✓ Use well-lit locations
- ✓ Cover the keypad when entering your PIN
- ✓ Don't forget your card
- ✓ Grab your cash before you walk away

Outsmart Scammers

Scammers are smart, but you're smarter.

Your bank texts you:

"Click this link immediately or your account will be locked."

☐ Scam ☐ Legit

Someone asks for your debit card PIN.

☐ Scam ☐ Legit

Someone Venmos you accidentally and wants the money back immediately.

☐ Scam ☐ 100% a Scam



All of these are red flags. If something ever happens that you're not sure about, don't click or do anything, just grab an adult and talk it out together.

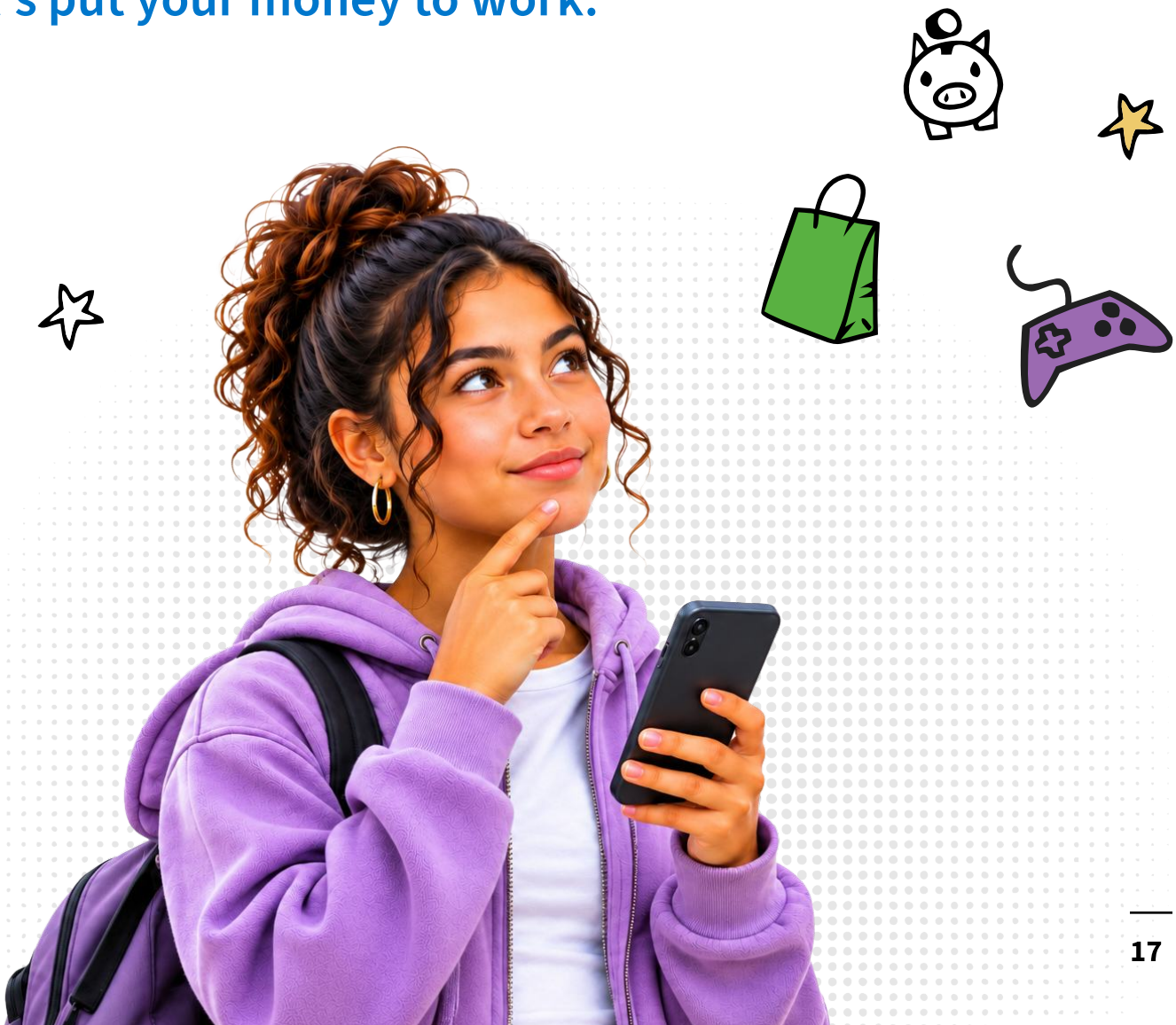
Make Money *Moves*

So You're Earning Money…

Nice. Making money is fun. Spending is fun too. The problem? Money can disappear fast if you're not paying attention.

That's where a budget comes in. A budget is just a plan for your money, so you're spending on what matters now while still saving for what you want.

Let's put your money to work.



What's Worth Saving For?



The concert.



The gaming setup.



The first car.



The spring break trip.

Money without a goal disappears. Money with a goal gets things done.

My Savings Goals

Goal	How Much?



PRO TIP

You can save for more than one goal at a time. Just don't forget Future You. An emergency fund may not sound exciting, but it's one of the smartest goals you'll ever have.

Big Goal Calculator

I Want:

It Costs: $

I Already Have: $

Still Need: $

It Costs − I Already Have = Still Need

If I Save $ [ ] Per Week

I'll Reach My Goal In [ ] Weeks

Still Need ÷ Amount Saved Per Week = Weeks
Round up to the next full week.

Join the $1,000 Club



Think saving $1,000 sounds impossible?



Try this: Try this: Save $10 each week. Keep going and you'll have $1,000 in two years. Save $20 a week to reach your goal in just one year! That's money that can go towards your first Emergency Fund.



PRO TIP

Keep your $1,000 Challenge money separate from your other savings goals so you can watch it grow.

Tiny Deposits. *Big Wins.*

If you save…



$5 per week = $260 per year

$10 per week = $520 per year

$20 per week = $1,040 per year



Don't underestimate small deposits. They add up fast.

Stay on Your Savings *Streak*



Each circle = $10 saved. Color in or cross out a circle for every $10 you add.

100 circles × $10 = $1,000

Reality Check: Where Did My Money Go?



Look at your last 5 purchases.
Write them down.

1 _____

2 _____

3 _____

4 _____

5 _____

Now ask yourself.

Which purchase made you happiest?

_____

Which one would you skip?

_____

Think about what you could've saved for instead.

_____

To Buy or Not to Buy

Before spending your money, ask yourself:

Question	YES	NO
Can I afford it without hurting my savings goal?		
Will I still want this next week?		
Is it worth the hours I worked for it?		

If two out of three answers are “No” or you answered “No” for the first question, leave it. Your future self will thank you.

Make a *Plan* for Your Money

Now that we know what you're saving for, let's make a plan.

My Money, My Monthly Budget

Money Coming in: _____

SAVINGS	Total Amount
Add Goal (example Concert)	
Add Goal (example Game Console)	
Add Goal (example First Car)	

SPENDING	Total Amount
Add Expense (example Sweet Treat)	
Add Expense (example Pizza with Friends)	
Add Expense (example Clothes Shopping)	

GIVING	Total Amount
Add Expense (example Charity Bake Sale Donation)	



PRO TIP:

Budgets are a guide, not a restriction. What works one month might not work the next. Check back on your numbers and goals often to make sure you're on track.

Need *More* Money?

Good news. There are lots of ways to earn cash.

- Ask for more chores around the house
- Retail Job
- Food Service Job
- Pet Sitting
- Dog Walking
- Yard Cleanup for Neighbors
- Babysitting
- Tutoring
- Golf Caddy

Brainstorm Time

What's one way YOU could earn money this month?

Live *Generously* With Your Time, Talent & Treasure

Giving back is a great way to support the people, places, and causes you care about. And money isn't the only way to make a difference.

1. **Pick a cause**
   What do you care about? Animals, the environment, literacy, hunger or something else?
2. **Find an organization**
   Look for a nonprofit that supports your cause.
3. **Choose how you can help**

Think about what you can give:



Time

Volunteer at an event or lend a helping hand.

Talent

Use your skills to make, create, perform or help.



Treasure

Donate money or items the organization needs.

Now it's your turn. Use the space below to brainstorm how you could give your time, talent or treasure to a cause you care about.