

## TEEN SMART MONEY SKILLS START HERE

### Early Saving, Early Success

Imagine your teen learning how to budget, save, and spend responsibly – all before graduating high school. With your help, this goal is easily within reach.

If you haven't had The Next Big Talk (</articles/the-next-big-talk>) with your teen about money management basics, then take some time to do so. Then, start using our resources below to help teach your teen how to make good financial decisions.

As your teen begins using their BECU accounts, especially during the holiday season, remind them to monitor their spending habits regularly and stick to a budget. What's better, when your teen applies these smart financial habits to their own BECU accounts, they could earn \$50\*.

### The details

First things first. In order to take advantage of the \$50 offer, your teen will need a BECU checking account. If your teen doesn't have one yet, no problem! Use this resource (</articles/getting-your-teen-started-with-becu>) to guide you and your teen in creating one today.

The offer requirements are simple. For two consecutive months, have your teen:

- Use their Debit Mastercard® to make at least three purchases
- Log in to Online or Mobile Banking at least once a month

If those requirements are met, your teen will get \$50 deposited into their Early Saver savings account. Not only will your teen get a jump start in building their savings, they'll also learn the importance of smart financial habits they can use all the way through adulthood.

Questions? We love helping our members. Stop by your nearest Neighborhood Financial Center (</locations/find-locations>) or give us a call at 800-233-2328.

### Resources to get started

- 5 Banking Tips for Teens and Parents (</articles/5-banking-tips-for-teens-and-parents>) – These five steps highlight when to give your teen more financial freedoms, and calls out pitfalls before you find yourself trapped.
- Better Budgeting (</articles/better-budgeting>) – Contains budgeting tips, such as starting a spending journal, creating an emergency fund, and thinking about needs versus wants.
- Money Smart Teens (</articles/money-smart-teens>) – Your teenager is new at this. Help them by working together on a household budget, teach how to shop smart, and set realistic goals.
- Allowance Goes Digital (</articles/allowance-goes-digital>) – Use technology to your advantage. Read this article to help your young one with the philosophy of “share, save, and spend.”
- Financial independence for teens (</articles/good-financial-habits-for-teens>) – Here's a quick rundown of indicators that may help identify if your teen is ready.

- [How to open an account \(/articles/getting-your-teen-started-with-becu\)](/articles/getting-your-teen-started-with-becu) – Use this checklist to walk you and your teen should expect when opening their first checking account
- [Tips for using your accounts \(/articles/what-to-expect-after-joining-becu\)](/articles/what-to-expect-after-joining-becu) – Whether your teen has been using their checking account for a while, or just getting start, here's a few things for you and your teen to keep top of mind.

## **HELP YOUR TEEN OPEN A BECU CHECKING ACCOUNT IN ONLINE BANKING**

You can also monitor their accounts using Online Banking

**GO TO ONLINE BANKING ([HTTPS://ONLINEBANKING.BECU.ORG/BECUBANKINGWEB/LOGIN.ASPX?\\_GA=2.186741293.487932407.1510585107-194298442.1497558507](https://onlinebanking.becu.org/becubankingweb/login.aspx?_ga=2.186741293.487932407.1510585107-194298442.1497558507))**

*Offer requirements must be completed between 11/21/17 – 2/28/18*

*\*Existing Early Saver members aged 15 – 17 must maintain a BECU Early Saver savings account and a BECU checking account (or open and maintain a checking account if one does not already exist), make 3 or more qualifying debit card POS withdrawal transactions (debit card purchases) , and login to online or mobile banking at least once per calendar month – and do these for two months consecutively. Early Saver member will receive the \$50 bonus deposited into their Early Saver savings account within 90 days of qualifying transactions and will be reported to the IRS on form 1099-INT at year end as interest income. BECU reserves the right to terminate this offer at any time. This offer cannot be combined with any other offer. Limit one bonus per Early Saver member.*

*\$50 offer only available to dependents of addressed members who have Early Saver savings account and receive this communication directly from BECU.*

*Must have a parent or legal guardian on the account.*

[SECURITY \(/SECURITY-AND-PRIVACY\)](/SECURITY-AND-PRIVACY)

[SAVED APPLICATION \(HTTPS://JOIN2.BECU.ORG/BECU/APPLOGIN.DO\)](https://join2.becu.org/becu/applogin.do)

[TERMS & CONDITIONS \(/~/MEDIA/FILES/PDF/BECUTERMSANDCONDITIONS.PDF\)](/~/MEDIA/FILES/PDF/BECUTERMSANDCONDITIONS.PDF)

[SEND A SUGGESTION \(HTTPS://BECU.SATMETRIX.COM/APP/DATACOLLECTION/DATACOLLECTION/DYNASURVEY.JSP?P=MTYAAAAAAAAAAK7U3SHPJAPIYYPDBY3NSKULQ9GNFYHRJP5IO1POMYZQLQC8JDA1UXSYTTCSDWNJPWK1PEOGYN990Z%2FEPT64ZJWTCFLOIQUFSJ2ZITNJR\)](https://becu.satmetrix.com/app/datacollection/datacollection/dynasurvey.jsp?P=MTYAAAAAAAAAAK7U3SHPJAPIYYPDBY3NSKULQ9GNFYHRJP5IO1POMYZQLQC8JDA1UXSYTTCSDWNJPWK1PEOGYN990Z%2FEPT64ZJWTCFLOIQUFSJ2ZITNJR)

[PRIVACY \(/~/MEDIA/FILES/PDF/6524.PDF\)](/~/MEDIA/FILES/PDF/6524.PDF)

[CAREERS \(/CAREERS/CAREERS-AT-BECU\)](/CAREERS/CAREERS-AT-BECU)

[GOVERNANCE \(/ABOUT-US/GOVERNANCE\)](/ABOUT-US/GOVERNANCE)

[NEWS & DISCOUNTS \(/MEMBERS-MATTER/NEWS-DISCOUNTS\)](/MEMBERS-MATTER/NEWS-DISCOUNTS)

[CONTACT \(/SUPPORT/CONTACT-US\)](/SUPPORT/CONTACT-US)

[AVOIDING FORECLOSURE \(/~/MEDIA/FILES/PDF/AVOIDINGFORECLOSURE.PDF\)](/~/MEDIA/FILES/PDF/AVOIDINGFORECLOSURE.PDF)

[ABOUT BECU & MEMBERSHIP \(/MEMBERS-MATTER/ABOUT-MEMBERSHIP\)](/MEMBERS-MATTER/ABOUT-MEMBERSHIP)

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 EQUAL HOUSING OPPORTUNITY LENDER