# of Interest... Youth Accounts [www.qualstarcu.com/youth-accounts]

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It's never too early to learn about smart saving, spending, and even credit!

The importance of learning how to save (and spend) starts as soon as your child can understand the concept of money, how it works, and how to make it work for them! We've developed two programs to help educate your children about financial responsibility:

The "I have a penny, what can I buy with it?" Stage – Ages 0 - 9

StarSavers

At this stage, "money is money" so it is important to provide basic information to get them off to a good start. StarSavers can begin by learning what a savings account is, how to make a deposit, what kinds of things they can save for, and how to start earning their own money.

The "I have money so I must spend it ALL!" Stage – Ages 10 - 17

MyCash

Once your child reaches the age where they understand the concept of money and the fact that it can be spent on things they want, that's exactly what they want to do with it! At this point, it's important for them to understand why they need to think about saving for the future, options for saving their money (e.g. regular savings, or certificates for a higher rate of return), and how to keep track of the money they do spend.

Youth Account Features & Benefits:

- Qualstar matches the first deposit up to $25 for new youth accounts!
- Postcards featuring fun activities and information upcoming youth financial education events!
- Visa® Debit Cards* are available for MyCash members 13 years and older (with guardian's approval-some restrictions apply)
- Our website has a Parent's Page with tips and resources. Visit **www.qualstarcu.com/youth-accounts** whenever you're looking for some help teaching your kids about money.

So, if you're a parent, grandparent, aunt or uncle, a Qualstar youth account is a great way to help a child learn how to make the right choices when it comes to money. Open one as a birthday or Christmas gift - or just because!

Qualstar Scholarship Program

Each year, December 1 through Presidents Day, we accept applications from current high school seniors and other adult students to continue their education at the trade school or 2- or 4-year college or university of their choice - scholarship amounts are determined at the beginning of each new year, and are awarded based on achievements, accomplishments and a 500-word essay.

*MyCash accounts with debit cards must have a joint account owner of legal age who will be run through ChexSystems for card approval.

For more information about Youth Accounts...

- Visit **qualstarcu.com/youth-accounts**
- Call us at **1-800-848-0018**
- Visit any of our **branch locations**

This credit union is federally insured by the National Credit Union Association.

QUALSTAR® CREDIT UNION

1-800-848-0018
www.qualstarcu.com

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