

NEWSLETTER

HAPPY NEW YEAR!

Happy New Year! As we step into 2026, it's the perfect time to think about new beginnings, especially when it comes to your money habits. This issue of our Youth Making Cents Newsletter is all about setting goals, saving smart, and thinking before you spend. Whether you're saving up for something big, like a new gadget or trip, or just want to learn how to make better choices with your cash, we've got you covered.

Inside, you'll find ideas on how to set financial New Year's resolutions with Mia and The Great Savings Challenge and advice on how to recognize (and resist!) those impulse buys that can sneak up on you. Let's make this the year you take control of your money and set yourself up for a strong financial future!

Remember, even small steps can make a big difference over time. Building

healthy money habits now will help you reach your goals faster and feel more confident about your financial choices. So grab your notebook, set your goals, and let's make 2026 your best money year yet!

- Your Friends at LLCU

ASK LLCU

Send us a question you have about banking, money, or working at a credit union! If your question is selected an LLCU staff member will answer it here!



ANSWERED BY:

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What is biometric security?

This question was submitted by Seth in Shelbyville, IL.

Biometrics are special security features that use something unique about you to help keep your information safe. Instead of typing in a password or PIN, biometrics recognize things like your fingerprint, your face, or even the sound of your voice to make sure it's really you. Just like no two people have the same fingerprints, no one else has your exact face or voice — and that makes biometrics a strong way to protect your accounts.

You might already use biometrics without even realizing it! For example, when you unlock a phone by looking at it or by placing your finger

on a sensor, that's biometrics in action. It's fast, easy, and secure because you don't have to remember a number or word, your body is the key. While biometrics are very helpful, it's still important to know about PINs and passwords, too. Some devices or apps might need a backup code in case the biometric scanner doesn't work. That's why it's good to use both strong passwords and biometrics together. When used wisely, these tools team up to keep your money, devices, and personal information safe from people who shouldn't have access.

THE GREAT SAVINGS CHALLENGE

A new year means a fresh start — and for 10-year-old Mia, it was the perfect time to set a big goal. She didn't want to save for just one toy or game this time. Nope, Mia wanted to build a real savings habit — something that would help her all year long.

It all started on New Year's Day when her family sat down to talk about resolutions. Her parents wanted to eat healthier and exercise more, and her older brother decided to spend less time on his phone. Mia thought for a moment and said, "I want to become a super saver!" Everyone smiled, but her dad asked, "That's a great goal! What's your plan?"

Mia wasn't sure — so she started small. She found an empty jar and wrote "Savings Challenge" on it with a bright marker. Every week, she decided she'd put at least one dollar in the jar. Sometimes she added more, especially when she earned allowance or birthday money. She even started doing little jobs for neighbors, like watering plants or walking dogs, to earn a few extra dollars. Each time she dropped money into the jar, she felt proud — like she was leveling up in a video game.

By April, her jar was filling up fast. But Mia realized saving money wasn't just about putting cash away — it was also about making smart choices. She started asking herself questions before buying things: "Do I really need this?" or "Would I rather save for something bigger later?" Sometimes, she decided not to spend at all. That's when her savings grew the most!



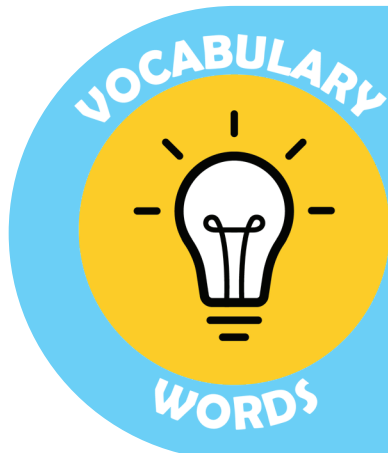
Her friends noticed too. One day at lunch, Mia's best friend Jordan said, "You never buy snacks at school anymore." Mia grinned and explained her Savings Challenge. Soon, Jordan decided to start one too, and the two friends began cheering each other on. They compared progress, shared tips, and even made charts to track how much they'd saved. Saving became a fun competition — and they both loved seeing their numbers grow.

When Mia's jar finally filled up, her mom helped her open a savings account at their credit union. Mia loved watching her balance grow each month and seeing how her small choices added up. The credit union teller even explained how her money would earn interest, which meant it would grow a little on its own just by being in the account. That idea amazed her — her money was working for her!

By summer, Mia had saved enough for the new bike she wanted — and still had money left over in her account. She decided to keep saving instead of spending it all, setting her next goal for something bigger. Her family was so proud that they joined her in making savings goals for the rest of the year.

Mia learned that saving wasn't about giving things up; it was about giving herself more choices in the future. It made her feel confident, responsible, and ready for anything the year might bring.

So as the new year begins, maybe you can join Mia's Great Savings Challenge too! Start with a small goal, save a little each week, and track your progress. Ask your family or friends to join in — you might be surprised at how much fun saving can be. And who knows? By December, you might not just have extra money in your account — you'll have built a habit that can last a lifetime.



Save	Keeping some of your money instead of spending it right away, to use later.
Goal	A goal is something you want to reach or achieve. A savings goal could be earning enough money to buy a new game, bike, or something special.
Resolution	A resolution is a promise you make to yourself to do something better. A money resolution might be saving more or spending less in the new year.
Impulse	An impulse is a sudden feeling that makes you want to do something right away—like buying candy or a toy without thinking first. Learning to pause before spending helps you make smarter choices!



Dollars & Dreams: Finance Skills for **Teens**

Think Before You Tap: How to Beat Impulse Buying

Ever buy something online just because it looked cool — then regret it a few days later? You're not alone. Impulse buying is super common, especially for teens. With ads popping up on every social media app, "limited-time offers" flashing in your feed, and one-click shopping making it easier than ever, it's no surprise that many people spend before they think. But understanding why impulse buying happens, and how to control it, can help you keep more money in your pocket and reach your real goals faster.

Impulse buying happens when emotions take the wheel instead of logic. Maybe you're bored, stressed, or just want that quick feeling of excitement that comes from buying something new. Marketers know this and design ads to trigger those feelings. They use bright colors, catchy music, and phrases like "Only 3 left!" or "Sale ends tonight!" to make you feel like you'll miss out if you don't act fast. That's called FOMO (fear of missing out) and it's one of the biggest reasons people spend impulsively.

Right now, impulse buying is more tempting than ever. Shopping no longer means going to the mall, it's in your pocket 24/7. Scrolling through your favorite app can turn into a shopping spree with just a few taps. Add in digital payment tools like Apple Pay or "Buy Now, Pay Later" buttons, and it's easy to forget you're spending real money. Those small purchases don't seem like a big deal, but over time, they can drain your savings and make it harder to reach bigger financial goals.



The good news? You can train yourself to outsmart impulse spending. Start by creating a 24-hour rule, if you see something you want, wait a full day before buying it. Most of the time, the urge fades, and you'll realize you didn't really need it. Another trick is to delete saved payment info from shopping sites or apps. When buying something takes a little more effort, you're less

likely to do it on impulse. You can also set spending limits or use a prepaid card so you don't overspend without noticing.

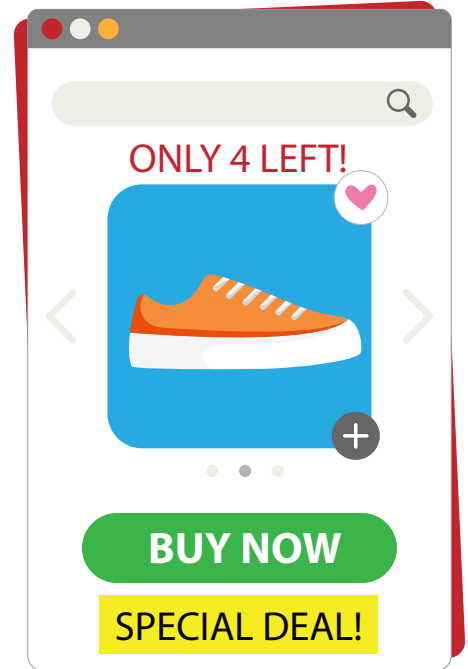
It also helps to know your triggers. Do you spend when you're bored? Try finding a different activity, like going for a walk, calling a friend, or working on a hobby. If your trigger is seeing influencers show off products, remind yourself that what you see online isn't always real life and that smart money moves look better than any trend.

Another great way to fight impulse buying is to focus on what you're saving for instead of what you're spending on. Create a short-term goal, like saving for concert tickets, or a long-term one, like buying your first car. Every time you want to buy something on a whim, picture how that purchase might slow down your goal. You'll find it easier to say "no" to things you don't need when you're excited about something bigger you're working toward.

You can also challenge yourself and your friends to a "no-spend week" or "mindful money month." Compete to see who can go the longest without buying anything unnecessary, then reward yourselves by putting that saved money toward your goals. Making it a game keeps saving fun and helps build habits that last.

Avoiding impulse buying isn't about never having fun or treating yourself. It's about learning to make choices that match your goals, like saving for a car, college, or that big trip you've been dreaming of. When you stay in control of your spending, your money can go toward things that really matter to you.

So before you click "add to cart," take a breath, think twice, and remember, the best feeling isn't from buying something new. It's from knowing you're building smart money habits that will last far longer than the latest trend.



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Connect the dots and Color!

Bring your completed picture into your nearest LLCU branch to get a prize from the treasure box.

