

MONEY SKILLS FOR HIGH SCHOOL STUDENTS

C-NOTE

Winter 2011-12



TSUNAMI Shilpa's story



Sunday, Dec. 26, 2004, Chennai, India, 6:45 a.m.

Suddenly the bed starts vibrating. I have never experienced vibration like this, and I'm frightened.

The news reader says an earthquake on the island of Sumatra, Indonesia, measures 8.9 on the Richter scale.

My cell phone rings. It's my friends, Priyanka and Sushmita. They say, "The water is rising near the coast and right near our houses!" I live in Chennai, just one-half kilometer (one-third mile)

from the beach.

Another friend, Nanditha, calls and tells me they expect a tsunami. She wants me to evacuate my house and go to hers, which is in the center of Chennai. But my parents aren't at home—I don't know what to do!

Nanditha calls again and she sounds frantic. "Evacuate immediately!" she begs me. Suddenly there is no signal on any cell phones in our house. I am becoming more upset by the moment. Finally, my mother comes to pick me up. I have never been so glad to see her!

All that afternoon and evening the scenes I see on TV and on the beaches near my house keep running through my mind like repeat telecasts. The water has entered the city and swept a lot of bodies along with it.

Later, we would learn that 200 people died in Chennai, a city of about 4.5 million people. Fortunately, all the people I know are safe.

Today, we are allowed to go to the beaches again, but not many people take a dip in the sea—none of us knows what will happen and when.

\$100 CONTEST WINNER!



Skiing at Sunset

By Randi, 16
Heartland Credit Union
St. Paul, Minn.

"My dad is skiing at sunset on the Mississippi River. I think it is a cool way to show the theme [sunsets]."

BLOG SPOT: College Jobs



Many of my friends dislike their jobs. It makes me think about the connection between student employment and paying for college.

The fact is that tuition hikes are exceeding inflation according to *Kiplinger*. This means that we should look into 529 savings plans,

Coverdells, Roth IRAs, and custodial accounts. Talking with your parents about these plans may help even if you only have a short time left in high school.

It's never too late to save for school. Check out these plans and think about how to help yourself become financially secure. It starts with a budget, which leads to saving money that can be used for valuable adventures such as attending college.

TALK BACK

Yeah, the tuition increases are huge! At my college, it went up 35% from last year. I'm trying to apply for some jobs right now!

Juice, 18, West Palm Beach, Fla.

TALK BACK

"This was great; the spray with the sun's rays in the background really enhances the silhouette of the person."

-eafdahl, 17, San Antonio, Texas

EARN \$660!

Develop your skills from home!
C-Note is seeking enthusiastic kids to join the Clubhouse Crew! For details, e-mail Corey Pratt at cpratt@cuna.coop before Feb. 6, 2012.