Growth is important in everyone’s life; most people think about the physical or intellectual aspects, but what about financial growth? It’s pretty important too, and you can get a jump-start on your financial growth by participating in SECU’s 2020 Youth Saving Challenge, “Grow Your Savings!” Start saving today for the things you look forward to in the future – like a new car or college.

The Saving Challenge will take place April 20-24, tying in with Financial Literacy Month. To participate, simply make a deposit to your Z-Share account during the Challenge week. Your deposit will enter you for a chance to win an Apple iPad! There will be one Zard® and one FAT CAT® winner, so if you have younger siblings who are members of SECU’s FAT CAT program encourage them to make a deposit to their FAT CAT Share account as well! Be sure to visit your local SECU branch during the Challenge week for additional fun giveaways and activities.

Prepare to grow your savings by marking the week on your calendar. Then add money to your Z-Share account and watch your financial future bloom!

For Official Contest Rules, visit www.teenzard.org.

Make Your Own Terrarium

What you’ll need:
- Glass vase or container
- 1-3 small plants
- Pebbles, dirt, activated charcoal
- Decorative moss or rocks (optional)

Step 1: In a clean vase, place pebbles 1” deep. Sprinkle a thin layer of charcoal over the pebbles. Add soil similar to the height of the plant’s original pot.

Step 2: Prep your plants by gently shaking off excess soil. Create a small hole in the soil and place your plant inside. Then add more soil.

Step 3: To spritz up your tiny garden, add some moss or a few stones.

Step 4: Spray your plants with water. Don’t overwater! Most terrariums prefer a warm spot with indirect access to sunlight.

Pro tip: Shop at thrift stores or consignment shops for a container. You can find unique pieces and save money.

Check out the Zard website for more information!

Federally insured by NCUA
The Fruits of Labor

Need to unplug? Want to see visible results from your hard work? Growing and maintaining your own garden is not only beneficial to your physical health through fresh produce, but it also improves your mental health. It’s no secret that exposure to nature improves your mood and reduces anxiety that comes from things like school and life issues.

Increased life satisfaction isn’t the only thing that gardening provides though. The result of gardening is healthy, organic food packed with nutrients that enhance our physical well-being.

If you aren’t sure where to start, easy plants for beginners are tomatoes, herbs, radishes, potatoes, spinach, and zucchini. If you want to add more color to your garden, plant some flowers too, which can be used to create floral arrangements for yourself or loved ones.

Care for your garden and watch the fruits of your labor grow. Use the produce to create delicious dishes for yourself, friends, or family. If you have extras, share with others in the community. You may even be able to sell some and earn a little money for savings!

Insurance Reminder

If your parents/guardians purchased the $9,000 supplemental FAT CAT® and Zard® group life insurance coverage for you or your siblings, the $18 annual premium will be withdrawn on May 1st.

If changes are needed, contact your local branch by April 24th.

SECU Auto Loan >> Shift into your next adventure!

* Members must be 18 years of age or older to be eligible for lending services.