



Learn & Earn with NSFCU Teen Financial Education Program

Thank you for participating in the North Shore Federal Credit Union Learn & Earn program for teens and young adults. This program will provide you valuable information to make sure you get off to a good start with your first checking/debit card account. It will also provide some tips and tools to use in learning basic money management. By participating and completing the requirements, you'll be taking a step in the right direction and earn \$50.00 from NSFCU!

To get started, visit our North Shore Federal Credit Union – Balance Financial Education website:

<https://northshorefcu.balancepro.org/login>

If you're a first-time user of this site, you will need to create an account, otherwise log in using your email and password.

CHAT 1-888-456-2227 LOG IN


RESOURCES PROGRAMS CONTACT

Log In

Sign in to your BALANCE account.

Email

Password

I'm not a robot  reCAPTCHA
Privacy - Terms

Log In

[Forgot/Reset password?](#)

Don't have an account?
[Create one now.](#)

To successfully complete the Learn and Earn requirements, there will be four modules for you to complete. The anticipated time to complete all modules is approximately 60 minutes. They can be completed all at one-time or as your time permits by logging back into the Balance site.

To access the NSFCU Teen Financial Education Program:

Click on Programs. Locate the NSFCU Teen Financial Education Program. Click on Learn More.



The image is a screenshot of the NSFCU website. At the top left is the NSFCU logo with the tagline "Join In. Shine On." To the right is a teal navigation bar containing "CHAT", "1-888-456-2227", and "LOG IN". Below this is a menu with "RESOURCES", "PROGRAMS", and "CONTACT". A red arrow points to the "PROGRAMS" menu item. Below the navigation is a large banner with the text "Programs To Guide You Towards Financial Success" and "Check out our available programs below". At the bottom left is a yellow card for the "NSFCU Teen Financial Education Program" with a "Learn More" button. A red arrow points to the "Learn More" button. To the right of the card is a photo of four diverse teenagers smiling. A small tooltip with the text "NSFCU Teen Financial Education Program" is positioned below the "Learn More" button.

Complete each module listed on the program page:

NSFCU Teen Financial Education Program

1



Balance Bites: Your First Checking Account

[READ MORE →](#)

2



Balance Bites - Your First Credit Card

[READ MORE →](#)

3



BalanceTrack: Teens And Money

[READ MORE →](#)

4



BalanceTrack: Checking Account Management

[READ MORE →](#)

- Module 1 – Balance Bites: Your First Checking Account – Watch the video and complete the quiz at the end.
- Module 2 – Balance Bites: Your First Credit Card – Watch the video
- Module 3 – BalanceTrack: Teens & Money – Read module or listen to the Podcast. When finished, be sure to complete the Course Quiz on Page 7 of the module.

Introduction

Money. You have a whole lifetime to earn, save, invest, and spend it. Yet, in order to avoid costly mistakes and wasted time, you probably do not want to wait a lifetime before learning how to do any of these things well. This is your opportunity to learn how to make the most of every penny so you can achieve the financial independence you want - when you need it. This course will cover important financial topics, including:

- Money management
- Buying a vehicle
- Checking and savings accounts
- Credit cards
- Investing

Listen to the podcast by clicking



Teens and Money Podcast

Read through the module pages here. The course quiz is on Page 7.

◀ PREVIOUS

1

2

3

4

5

6

7

NEXT ▶

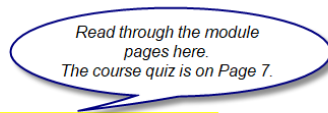
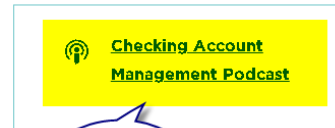
of 7 pages

- **Module 4 – BalanceTrack: Checking Account Management – Read module or listen to the Podcast. When finished, be sure to complete the Course Quiz on Page 7 of the module.**

Introduction

Whether you have a history of overdraft or non-sufficient funds charges or you just want to know how to best manage your first checking account, this module will give you the tools and information needed to become and remain a successful checking account holder. In this module you will learn key components of wise checking account management, including:

- Checking account fundamentals
- Deposits
- Withdrawals
- Keeping your account in good standing
- Protecting your account





Teen Financial Education Program Completion Acknowledgement

That's it! You've done it and are on your way to financial independence and managing your money successfully. Just one last step to earn your \$50.00 reward from North Shore Federal Credit Union:

Complete the information below and return to your local North Shore Federal Credit Union office. If you are under 18, you'll need your parent/guardian to sign as well. We'll drop \$50.00 into your account as a reward for taking this first step in the right direction! *

Name: _____

Account Number: _____

Phone: _____

I've completed the NSFCU Teen Financial Education Modules 1-4 as noted in this document.

Participant Signature

Date

Required for under age 18:

I acknowledge this participant has completed the Teen Financial Education Modules 1-4 as noted in this document:

Parent/Guardian Signature

Date

**NSFCU will verify through the BALANCE program, successful completion of the noted modules and required course quizzes prior to awarding funds. Upon verification, funds will be credited within three business days. A checking/debit card account in the participant's name is required. Program valid through age 21.*