



iCOUNT

THE ULTIMATE TEEN DESTINATION FOR ALL THINGS MONEY

Summer 2017 Newsletter for ages 13-18

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Fun Things to Do at the Beach

Summertime is the best time to visit the beach. There's nothing like setting your bare feet in warm sand for the first time of the year. Here's a checklist of all the things you can do while you're there:

- Build a sandcastle — or even a sand city!
- Organize a volleyball game
- Search for treasure with a metal detector
- Go for a swim (not past the safety buoys!)
- Race your friends across the sand
- Collect seashells
- Relax and work on your tan
- Enjoy a good book
- Have a water balloon fight
- Watch the sun set



Don't forget the sunscreen!

Summer Ideas Without the Water

For most people, summer means swimming and cooling off. However, some people don't like to get wet if they don't have to. If you'd rather avoid the beach and the squirt guns, here are some other great ideas for things to do in the sun:

- **Go for a nature hike.** Wear sturdy walking boots and bring lots of water to stay hydrated. Listening to the sounds of nature away from all the noise of vehicles is incredibly relaxing. Just make sure to bring an adult!
- **Take your dog to the park.** Before you go, make sure dogs are allowed. Chances are, you'll meet some other dog owners and you'll make some new friends!
- **Start a vegetable garden.** You can grow tomatoes, cucumbers or even peapods. Veggies taste the best when you grew them yourself.
- **Go to an outdoor concert.** Lawn tickets are usually pretty cheap and you can invite all your friends!
- **Have a bonfire in your backyard and make s'mores as the sun goes down.** Make sure your fire pit is set up safely!

Keep a journal of all the fun things you do this summer so you can remember them when it gets cold!

Become a Lemonade Tycoon

You've probably run a lemonade stand a few times in your life by now and had a good ol' time learning the basics of entrepreneurship. Chances are, you probably didn't make a whole lot of coin at the time; you were more concerned with having fun. Now that you're a little older, you can step up your citrus game and try to make some real money.



- 1. Choose a prime location.** When you were young, you set up shop right in front of your house. This time, ask your neighbor that lives on the busiest corner of the neighborhood if they'll let you sell from their driveway. Offer a percentage of your profits — but don't let them talk you over 5 percent.
- 2. Offer more than lemonade.** Lemonade is great, but what else can you sell to attract your neighbors and passersby? Chips, cookies and even other beverage flavors, such as fruit punch, will attract new customers. If you have a cooler, consider freezer pops.
- 3. Track your sales.** Back in the day, you were happy just to make a sale, but now it's time to get serious. Start with a small amount of everything your first day and track how fast your inventory declines. On your next day, make your purchases accordingly. What items give you the greatest profit per sale?
- 4. Expand your enterprise.** Team up with a hardworking friend from the next neighborhood. Together, you can make larger purchases of cookies and drink mix that will lower your cost of goods and increase your profit margins. You can even come up with a company brand!

While you're thinking about the money you'll make, don't forget to have *some* fun!

Learn more about smart spending and saving by visiting the many resources in the iCount website. It's content is designed specifically for you as a teenager who is beginning to earn money and learning about having checking and savings accounts!

Visit the iCount website by going to www.coloramo.org. Mouse over Savings/Checking, then click on Kids and then click on the iCount icon.