

# To Know

A 'little bit of everything' newsletter to help us learn about the world around us.

By: Aren Khanna

Please contact me [Aren@aafcc-oroille.org](mailto:Aren@aafcc-oroille.org) if you would like a specific topic covered in the next issue.

1

## What is Financial Literacy?

By being financially literate we learn to understand how to manage and be in control of our money and therefore our future.

## Phone Apps to Help Us Relax



**Headspace** Offers guided meditations and mindfulness tips

**Calm** Helps you relax and get better sleep with breathing programs, stretching exercises and sleep stories

## MENTAL HEALTH

2

### IS VERY IMPORTANT

It is hard to believe that we have been living with masks, hand sanitizer and socially distant for a year!

No doubt it has been hard for us all. Remember that we are all in the same boat and you are not the only one who may be feeling lonely, worried or frustrated.

#### Remember:

- You are not alone: make a point to meet your friends by phone/computer or safely outside.
- Get outside and exercise: Exercise helps stimulate natural "feel better" hormones and help us cope.
- Eat plenty of vegetables and fruits: Diet can affect how we feel.
- Get Sleep: This is the time your body and brain can rest and grow.
- Be creative and start a new hobby: Learn to cook/bake; Start a journal or write a short story; Read something that's not for school.

## How to Manage Money



### MAKE GOOD HABITS

Did you know that if we repeat something for 3 weeks it can turn into a habit?!! We need to choose our actions **WISELY!**

GOOD HABITS  
HELP YOU  
REACH GOALS!

#### Sensible Habits

Put spare change in a jar  
Pay bills right away  
Comparison shop

#### Unwise Habits

Stop for fast food every day  
Buy iced coffee after school every day  
Buy whatever I want

Think about what you **NEED** versus what you **WANT**. We have to spend money on our needs (food, place to live, transportation etc.) and we should spend some money on things we want (movies, music, ice cream etc.) **BUT** carefully.

It helps to **STOP AND THINK** whenever we need to make a decision and ask:

Do I need or want this? If I don't need it why do I want it? Exactly when will I use or wear it? Can I find it somewhere else for less? What will I have to give up or put off by buying this.

Make a spending log and record where you spend your money and how much. Then determine whether it was a need or a want.

