

To Know

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

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Please contact me Aren@aafcc-oroville.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.

3

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 chose 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.

