



CREDIT FOR LIFE

On Tuesday, May 23rd, your 11th grader will have a great opportunity to learn budgeting and money management skills that they will use for a lifetime. Our juniors have once again been invited to join 12 other area high schools for the **12th Annual Institution for Savings Credit for Life Fair**, which takes place on Tuesday, May 23rd from 9:30-11:30 AM at Masconomet Regional High School. This is a free event for your students: all costs, including bus transportation and lunch, are being underwritten by the Institution for Savings. Participating high schools this year are Amesbury, Newburyport, Triton, Pentucket, Ipswich, Hamilton-Wenham, Georgetown, Manchester-Essex, Masconomet, Beverly, Swampscott, Gloucester and Rockport High Schools.



How This Event Works

To participate, students will need a smartphone, tablet or laptop. Prior to May 23rd they will download the Credit for Life app in the Apple Store or Google Play Store. On the morning of May 23rd, they will travel to Masconomet via school bus with their classmates. Once they arrive they will be given an access code to create a profile on the app and choose a profession with a salary, along with a savings account and credit card limit. Then, using their salaries, savings and credit card they will 'purchase' everything they need to live as 25-year-old adults: housing, transportation, insurance, food, luxury and more. During the course of the Fair the students will also be faced with 'life' scenarios: their 'car' breaks down and needs repairs; their 'pet' needs to go to the vet, etc. They will need to incorporate these unexpected costs into their budgets. The goal of the event is for the students to learn how to manage their money and live within their means.

A brief video can be found <u>here</u>! For more information,

please visit <u>institutionforsavings.com/financial-literacy</u> OR

email <u>creditforlife@institutionforsavings.com</u> Please encourage your junior student to <u>Register HERE!!</u>

Best, Mr. Smith

Aaron Smith College and Career Counselor Newburyport High School aribaudosmith@newburyport.k12.ma.us Phone: (978) 465-4440 Ext. 1127 Cell Phone: (978) 992-2138 - call or text Fax: (978) 465-2822 <u>College and Career Center</u> CCC Google Classroom, all are welcome - Code: 5xxzdfs Follow NHS College and Career Center on Instagram



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