~San Mateo~
Credit Union

P.O. Box 910
Redwood City, CA 94064-0910
Tel (650) 363-1725
www.smcu.org

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CONTACT: Richard Villareal
San Mateo Credit Union
(650) 562-1233
rvillareal@smcu.org

Junior Achievement Program Teaches Kids Good Money Habits

San Mateo, CA – High school, middle school, and elementary school students in San Mateo County are learning fundamental financial skills for success in a new variety of innovative lessons provided at no cost by the dedicated efforts of San Mateo Credit Union (SMCU). The classes are provided in partnership with Junior Achievement Worldwide (JA).

JA's mission is to inspire and prepare young people to succeed in the global economy by teaching financial literacy, entrepreneurship and workforce readiness. SMCU's commitment is to give back to the community it serves by promoting financial literacy to schools and community organizations and participating in local programs. This year, for the 7th year in a row, SMCU's and its team of staff members held a JA day for students at John F Kennedy Elementary school in Daly City.

SMCU staff assists students in learning important skills that prepares them for adulthood like: making budgets and sticking to them, recording income and spending, paying bills on time and establishing good credit, using ATMs and online banking, and even avoiding identity theft. Richard Villareal, SMCU's dedicated financial education specialist, has been bringing these age-specific, fun, and valuable presentations to classrooms free of charge since 2001.

"Studies indicate that most children develop their money habits by age 13," says Villareal. "If we are to help them grow into financially responsible adults, we must make sure they get proper education when they are young. The sooner they learn that money must be earned, saved, and spent wisely, the more successful and financially competent they will become. And if they can count, they are old enough to learn about money."

SMCU offers financial education presentations to grades K-12, as well as a variety of other financial education programs for adults who live, work, or attend school in San Mateo County. The organization continues to uphold its commitment to encouraging people of all walks of life to build toward a better tomorrow.

About San Mateo Credit Union (SMCU)
Founded in 1952, SMCU is a member-owned financial institution that currently serves more than 61,000 members, managing more than $600 million in assets. With six San Mateo County branch locations and a comprehensive online banking system, SMCU provides a full range of financial services to its member-owners. More information on SMCU is available at www.smcu.org.