

CIRCLE PINES, Minn. (April 2006) - Ask Anoka County Federal Credit Union about its recent exposure on NBC television in the Twin Cities metro area, and they'll shrug and say, "Whatever."

Matt Lasiuta, Anoka County FCU's Retail Services Manager, was featured on the popular teen news show "Whatever" on March 25 (and re-aired on April 2) for his energetic and engaging efforts to teach money management and financial planning to high school students. "Whatever" airs on NBC-affiliate Kare 11 on Saturday mornings. Lasiuta was filmed while speaking to a classroom at Crossroads High School in Coon Rapids.

"My credit union strongly believes in the financial education of our youth," Lasiuta said. "The issue is that youth aren't educated because their parents aren't educated. You've got to start somewhere - we might as well start with this generation."

For more than four years, Lasiuta has been involved in classroom education in the northern Twin Cities metro area. However, in the past year, Anoka County FCU made a conscious effort to realign its focus, placing a larger emphasis on youth education and youth involvement in the credit union. In addition to the credit union's other products and services, Anoka County FCU offers a youth club, a teen checking program, and a college student lending program.

As the hosts of the show "Whatever" show said, "It's never too early to take charge of your financial future," and she encouraged teens to take an active role in money management.

Both in the classroom and in the "Whatever" feature story, Lasiuta covers a wide range of financial topics, including credit, credit card applications, buying a car, credit union membership and the credit union difference. He has created his own curriculum of sorts over the past four years, and he modifies his content to fit particular audiences. He also provides teachers with supplemental teaching information from the National Endowment for Financial Education's High School Financial Planning Program.

"When I go into [high school classrooms], I gear almost everything in question form - I'm there to educate, not to lecture or talk down to them," Lasiuta said.

He offers the following tips for today's teens:

- build credit early;
- maintain and monitor your credit;
- build a relationship with a financial institution;
- never make minimum credit card payments unless you absolutely have to;
- pay your bills on time; and
- don't overextend yourself.

"It's hard to have good credit," Lasiuta said to the students at Crossroads High School. "One of the hardest things you'll ever do in your life is keep your credit good."

He recommends that teens create a chart to examine needs vs. wants and income vs. expenses. Having a visual helps adolescents and adults alike learn how to save and budget for the future.

As a final word to teens, Lasiuta said, "If you have questions about your finances, ask someone - your bank, your credit union, your parents or your teachers. Because the decisions you make now are going to affect you for a long time."

Lasiuta is a member of the Minnesota Family Involvement Council, which works to enhance the future of the credit union Movement by promoting financial awareness, financial education and full-family involvement in Minnesota credit unions. He makes classroom presentations several times per month to a variety of different classes.

To view the money management segment featuring Anoka County FCU, visit www.whatevershow.com/show and click on the "financial planning" link.