

MONEY MATTERS

THE HISTORY OF THE PIGGY BANK

Did you know piggy banks haven't always looked like pigs? In fact, the pig shape came from a mix-up a long time ago!

A few hundred years ago, people in Europe used a kind of orange clay called "pygg" to make jars and pots to hold coins. These were called pygg banks. Over time, people started making these coin holders shaped like actual pigs as a play on words—and the piggy bank was born!

But piggy banks aren't just cute. They teach a powerful lesson: saving money is smart and rewarding. When you drop coins or dollars into your piggy bank, you're practicing patience and planning. You're learning how to set goals and build habits that help you reach them, whether you're saving up for new clothes, a game, or something else!



You don't need to buy a piggy bank to start saving—you can make your own!

- 1 Grab an empty oatmeal container. Clean it out, cover it with colorful paper or stickers, and cut a coin slot in the lid.
- 2 Turn an old shoebox into a bank. Decorate the lid and add a slit so you can drop money in anytime.


No matter what you use to save your money in, your piggy bank is more than just a container—it's the first step to developing smart money habits!


TIPS FOR SPENDING SMART ON VACATION


Vacations are a great time to explore, have fun, and make memories, but they're also a chance to practice smart money habits while you're away from home.


When we're on vacation, it's easy to spend without thinking. Snacks at the airport, souvenirs at every stop, or extra treats just because "we're on a trip!" However, just like at home, every dollar counts—and learning to manage money while traveling is a skill you'll use throughout your life.




 **Make a vacation spending plan.** Before you even pack your bags, talk with your parents about how much you can spend on things like souvenirs, snacks, or activities. Having a set budget will help you avoid overspending and keep track of where your money is going.

 **Shop Smart for Souvenirs.** Souvenirs are fun, but you don't need to buy something at every stop. When you find something you really want, compare prices at different shops to see if you can get a better deal. Maybe you can even find something cool and unique at a local market instead of a pricy touristy store.

 **Avoid Buying Things on Impulse.** When you see something you really want, don't rush to buy it right away. Take a few minutes to think it over, and ask yourself, "Do I really need this? Will I still want it when I get home?" Sometimes, taking a moment to reflect can help you avoid impulse buys.

 **Team Up With a Sibling or Friend.** Going on a trip with your brother, sister, or a friend? Team up to share a snack, game tokens, or a souvenir to split the cost. Not only does it save money but it also makes the experience fun and collaborative!

 **Reflect After the Trip:** Once you're home, talk with your family about how you spent your money. What did you enjoy most? Was there anything you bought that wasn't worth it? This helps you get better at thinking ahead for your next adventure.



Want to learn more?

We want to answer your questions! After asking your parents' permission, write to us at marketing@altairadvisers.com and tell us the money questions and issues you would like to see covered in the next edition of Money Matters.

SUPPLY AND DEMAND

WHY ICE CREAM PRICES INCREASE IN THE SUMMER

Ever noticed that a scoop of ice cream can cost a lot more when it's hot outside? It's not your imagination! It's a real thing and it has to do with something called supply and demand. In the summer, more people want ice cream. It's hot outside, school's out, and everyone's in the mood for a sweet, chilly treat. That means demand goes up. Many people are trying to buy the same thing at the same time.

However, ice cream shops only have so much ice cream. They have to pay more to stay open longer, hire more workers and keep freezers running strong in the heat. When demand is high and supply is limited, prices often rise. That's supply and demand in action!

This isn't just true for ice cream. Think about concert tickets, new sneakers, or the latest iPhone. When everyone wants it and there aren't enough to go around, sellers can charge more and people are often willing to pay it. Of course, prices don't stay high forever. When it's winter and fewer people want ice cream, demand drops. Shops might run deals or lower prices just to get customers through the door.



QUICK QUIZ: ICE CREAM ECONOMICS

1. It's a super hot summer day and the ice cream shop near the park is packed. Prices have gone up. What's the reason?

- A) Ice cream is harder to make in summer
- B) The shop wants to get rid of extra cones
- C) More people want ice cream, so demand is high
- D) People like expensive things in summer

2. If fewer people are buying ice cream in the winter, what might happen to prices?

- A) They stay the same
- B) They go up
- C) They go down
- D) The shop closes forever

3. Which of these is another example of supply and demand?

- A) You find a dollar in your backpack
- B) Concert tickets sell out fast and cost more the next day
- C) Your friend trades snacks at lunch
- D) A store gives away stickers

Answers on last page

See disclosures at the end of the document

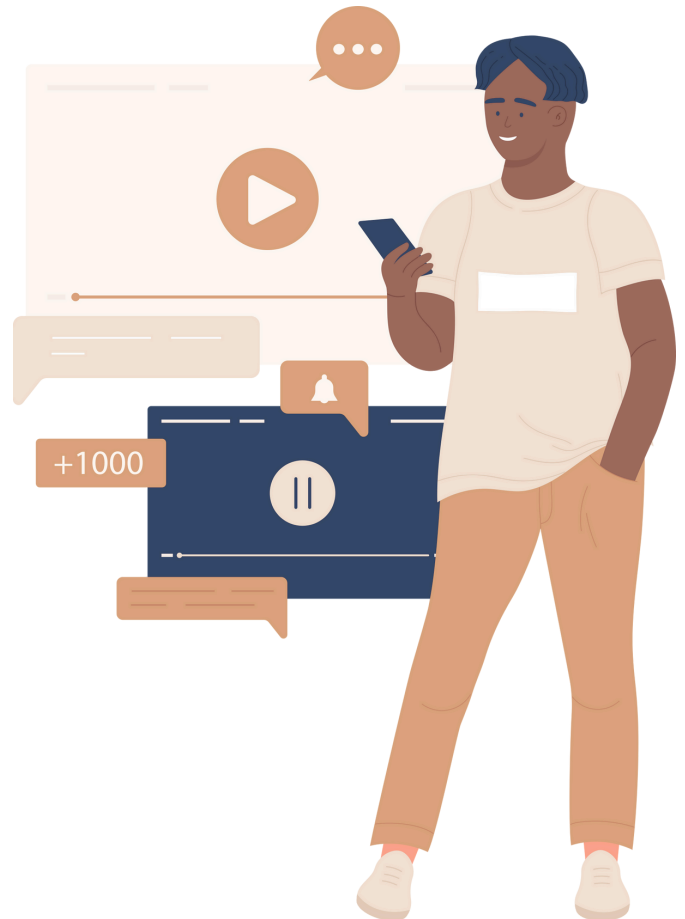
TEEN CORNER:

CAN YOU TRUST “MONEY INFLUENCERS”?

Scrolling through TikTok or YouTube, you’ve probably seen influencers promising to help you make more money. Some tell you how to invest, others claim they made thousands in a week, and a few even offer courses or “exclusive” money-making tips. But with so much financial advice online, how do you know what’s real and what’s just scams?

In the past, financial advice came from banks, books, or professionals like us at Altair Advisers. Today, it’s everywhere; especially on social media. Some influencers share valuable tips, like how to budget your first paycheck or start investing. But others push risky trends, misleading advice, or outright scams to make a profit.

So, before you take a financial influencer’s advice, ask yourself: Are they helping you build wealth, or are they making money off you?



RED FLAGS TO WATCH OUT FOR

Not all influencers have your best interests in mind. Here’s how to spot a money influencer you can’t trust:

- 🚩 They promise “get rich quick” results. If someone says you’ll make thousands overnight with little effort, they’re likely misleading you. Real wealth takes time.
- 🚩 They don’t have any real credentials. Would you take medical advice from someone who isn’t a doctor? The same logic applies to financial advice. Check if they have finance degrees, certifications, or real industry experience.
- 🚩 They push expensive courses, e-books, or affiliate links. Many influencers make their money by selling you something, not by following their own advice. If they’re constantly pushing a paid program, be skeptical.
- 🚩 They only show wins, never losses. Even the best investors lose money sometimes. If an influencer makes investing sound risk-free, they’re not giving you the full picture.

HOW TO FIND RELIABLE FINANCIAL ADVICE

That doesn't mean all money influencers are bad! Some share great tips but you need to fact-check before following their advice. Here's how:

- ✓ Cross-check their advice with reliable sources such as Bankrate, Kiplinger and NerdWallet.
- ✓ Look for balanced content that explains both risks and rewards of investing instead of just hyping the gains.
- ✓ Follow experts with credentials, like Certified Financial Planners (CFPs) or educators, rather than influencers with no formal background.
- ✓ Trust slow, steady strategies over flashy promises. The best financial advice is often the least exciting!



PARENT'S CORNER – WHAT YOU NEED TO KNOW ABOUT GAMBLING APPS

With the rise of online sports games and betting-style apps kids and teens are being introduced to gambling earlier than ever (and often without realizing it). These apps may look like harmless fun, letting users “bet” on teams using points or coins, but they mimic real gambling more than they seem. Even when no real money is used at first, in-app purchases and prize incentives can lead kids down a risky path. The excitement of picking a winning team or chasing rewards can be addictive—and it's easy to forget that most people lose money when betting.

These games can also create a false belief that betting is a skill or a guaranteed way to make money, when in reality it's based mostly on luck. Parents can help by setting clear limits on app spending, using parental controls, and having honest conversations about the difference between smart investing and risky digital traps. Explain how betting odds work, why gambling isn't a reliable way to earn money, and how these “games” are designed to keep users spending. A simple “money talk” day can go a long way in helping kids build safe, informed habits online.

Money influencers can make finance feel fun and relatable—but not everything that glitters is gold. Being smart with your money means asking questions, doing your own research, and learning who to trust. Whether you're watching trendy TikToks or reading a blog, remember: real financial confidence comes from learning and understanding, not just following the crowd.

Pick a financial influencer you follow. Take one of their money tips and research it—does it hold up when you check with credible sources?



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