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CREDIT CHAMPIONS



Meet Max Rubenstein: #teentrepreneur



- Current age: 22
- Age when started fundraising: 14
- Hometown: Atlanta, Georgia
- When Max's grandmother was receiving treatment for ovarian cancer in 2015, he was troubled by seeing sick children spending many long hours in the hospital. Unlike his grandmother, who always brought her neon green Gameboy with her, many kids had nothing to distract them. So Max decided to do something about it.

- Max founded Game Givers in 2015 to help keep sick kids be entertained while in the hospital. The international nonprofit collects and donates new and used video games to children's hospitals.
- When Max's grandmother passed away, she arranged for her funeral donations to go to Game Givers. "She was this incredible, kind-hearted person," Max says. "Everything that I do with the charity is for her."
- To help raise money for Game Givers, Max also hosts video game tournaments for kids and teens.
- Since 2015, Game Givers has raised more than \$110,000.
- In November 2018, Game Givers won a grant from Lady Gaga's Born this Way Foundation. Max has also spoken at the United Nations' International School's UN Day in New York City, and was named Georgia's top youth volunteer by the Prudential Spirit of Community Awards.



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Starting a business (legally):

It doesn't matter how old you are, a business is a business. If you decide to start a business, you will need to research the laws and state guidelines to make sure you are doing it legally.



"Cities, countries and states have laws that require businesses to secure permits and licenses to operate," said Mark Williams, formerly the senior leader at BizFilings. "Those rules can extend to just about every business, including those owned by a child. For the lemonade stand, lawn-mowing business or snow-shoveling operation, young entrepreneurs will need to check with local officials to determine the compliance requirements."



You will need to figure out the appropriate business structure for your position to determine which forms need completed to start a business. You'll also have to consider the business tax liability if you make more than \$400 per year.



Search for more information on the city and county websites where the business will be located. You and your guardian can also head down to City Hall and meet with the officials **WELDCOMMUNITY**® in charge of business licensing, as every business needs a business license, even if it's run by a kid. These officials can often be found in the finance or revenue departments.*

*Information found on https://www.businessnewsdaily.com/10278-legalbusiness-tips-for-kids.html



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CREDIT UNION

Drive-Up: 7am to 5:30pm Lobby: 9am to 5:30pm Saturday Drive-Up: 9am to Noon

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