



FOR TEEN USAA MEMBERS  
SUMMER 2009 ISSUE 41

# U-TURN

## PASSIONS THAT PAY

It's time to  
enter U-TURN's  
**Garage Band  
Playoff '09!**

See Page 3 for Details

SIX WAYS TO EARN CREDIT FOR COLLEGE + WHY YOU NEED CAR INSURANCE  
AMAZING (BUT TRUE) DRIVING STORIES + RECORD A PODCAST AND WIN





## INTERACT & CONTRIBUTE

U-TURN ONLINE: [USAA.COM/UTURN](http://USAA.COM/UTURN)

YOUR ACCOUNTS: [MY.USAA.COM](http://MY.USAA.COM)<sup>TM</sup>



[MYSAPCE.COM/USAAUTURN](http://MYSAPCE.COM/USAAUTURN)



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- [USAA.COM/UTURN](http://USAA.COM/UTURN)

PODCAST HOTLINE: (877) 439-8763

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## ON THE COVER

Julian Ruffin, 14, California, matched up his love of tennis with a part-time job stringing rackets (see Page 6). Photo by Brian DalBalcon

## ABOUT U-TURN

*U-TURN* is published multiple times a year for teen USAA members and is a companion to an audio podcast. USAA also publishes *usaa.com* magazine and *USAA Magazine* for adult members. USAA is a member-owned financial services group that provides a complete line of insurance, investment, banking, and other services to millions of members worldwide. Material in this magazine may not be reproduced, stored in a retrieval system, or transmitted in any form or by any means (electronic, mechanical, photocopying, or otherwise) without permission from the publisher. Copyright © 2009 by USAA. All rights reserved. *U-TURN* is a registered trademark of USAA. To order additional copies, submit writing samples, or request reprint permission, write: *U-TURN*, Attn: Youth Media, 9800 Fredericksburg Road, San Antonio, Texas 78288-0264 • (800) 531-8013.

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READERS SENT IN DOZENS OF COOL PHOTOS AND  
ILLUSTRATIONS — LIKE THIS ONE FROM RACHEL KRALL,  
18, PENNSYLVANIA — AND U-TURN IS SHOWING THEM OFF  
ONLINE AT [MYSAPCE.COM/USAAUTURN](http://MYSAPCE.COM/USAAUTURN). CHECK 'EM OUT!



\*IPOD AND ITUNES ARE REGISTERED TRADEMARKS OF APPLE, INC.



# THE GREAT NEXT AMERICAN ROAD SONG

**LADIES AND GENTLEMEN,  
START YOUR ENGINES.**





**IT'S TIME TO ENTER  
U-TURN'S ANNUAL  
BATTLE-OF-THE-BANDS  
COMPETITION AT  
GARAGEBANDPLAYOFF.COM.**

This year — in the tradition of immortal songs like Steppenwolf's "Born to Be Wild," and Rascal Flatts' "Life is a Highway" — we're looking for **The Next Great American Road Song**.

What does it take to win? U-TURN's judges will be looking for original compositions that celebrate **cars, driving, and the freedom of the open road**. Your entry can be something you've already recorded, or a completely new creation. Record it at home or in the studio — either way, we've more than doubled the cash and revved up the rewards — and then enter it at **GarageBandPlayoff.com**.



## **THE GRAND PRIZE PACKAGE INCLUDES:**

-  **\$2,500 cash**
-  **A professional photo and video shoot**
-  **An in-depth interview on U-TURN's audio podcast**
-  **Tons of free buzz on MySpace, Facebook and more!**

**DEADLINE TO  
ENTER YOUR SONG:  
JULY 31, 2009**

**No purchase necessary to enter or win.** Songs entered must be original compositions. At least one band member (or the solo artist) must be a USAA member to enter, and all entrants must be 21 years old or younger as of July 31, 2009. Full contest rules are available at [GarageBandPlayoff.com](http://GarageBandPlayoff.com).

# EXTRA CREDIT

## SIX WAYS TO JUMPSTART YOUR DEGREE WHILE YOU'RE STILL IN HIGH SCHOOL

### 1. ADVANCED PLACEMENT

**Description:** AP classes are the most popular way to earn college credit before you graduate from high school. They're courses taught by your high school teachers but designed to challenge you with a college-level curriculum. If you score high enough on the end-of-course exam, you can test out of the actual corresponding college class.

### 2. DUAL ENROLLMENT/DUAL CREDIT

**Description:** This option allows you to take college classes on a college campus as part of your high school curriculum. Usually, dual enrollment is offered for junior- or senior-level courses your high school does not offer. If there is no college in your area, some schools may allow you to take classes virtually.

### 3. TECHNICAL CREDIT

**Description:** Sometimes called Academy Courses, these dual-enrollment classes are usually run through high school career technical centers. They're designed for you if you're seeking vocational degrees in subjects ranging from accounting to computer design to hospitality.

### 4. INTERNATIONAL BACCALAUREATE

**Description:** A small number of high schools (928 in the United States and more than 2,000 around the globe) offer a two-year curriculum that meets the highest international standards. Courses taken during these two years are widely accepted as college credit by colleges worldwide.

### 5. MIDDLE/EARLY COLLEGE HIGH SCHOOLS

**Description:** Sponsored by many prominent national foundations, this program is designed for high school students who do better in a nontraditional or ultra-challenging environment. You can earn up to 60 college credits, which can be transferred to most colleges.

### 6. COLLEGE LEVEL ENTRANCE PROGRAM (CLEP) TESTING

**Description:** CLEP tests allow you to earn college credit for knowledge you've acquired through independent study, prior coursework and internships. You can take one of 34 subject-based tests, pass it, and earn as much as 12 credits at a time.

## PASSING THE TEST

by Kristen LaPrise, 16, Illinois

I earned my first college credits when I was just a high school freshman — years away from being a true college student.

I was planning to become a nurse and I found that CLEP tests could give me a head start on my degree. The first one I decided

to take was biology. I had just finished my high school biology class, so I thought: Why not try it?

After two months of studying, I was ready and made an appointment at a testing center. It was easy. Unlike Advanced Placement tests, which are only available once a year, you can take a CLEP almost any time you want.



**Pros:** Classes are available at more than 95 percent of public and private high schools, and exams are accepted by more than 90 percent of colleges in the United States and Canada. You also earn high school credit simultaneously.

**Cons:** They're very demanding classes. AP credit may not apply at your college of choice. And you may need permission from counselors or teachers before you take the classes.

**Your Cost:** Classes are typically free, but each test to earn college credit costs \$86 (or less, if you have financial need or your school/district helps pay for it).

**More info:** For more info, contact your school guidance counselor or visit [www.apcentral.collegeboard.com](http://www.apcentral.collegeboard.com)

**Pros:** Gives you access to classes you might not have at high school, plus a taste of what college is like. Also, you earn high school and college credit at the same time — for free!

**Cons:** Can create scheduling challenges. You usually have to provide your own transportation to college campuses.

**Your Cost:** Most high schools cover most — if not all — of the college course costs.

**More info:** Check with your school guidance counselor to see if your school offers dual enrollment.

**Pros:** Gives college credit for vocational subjects.

**Cons:** Usually requires own transportation to tech school campus.

**Your Cost:** \$0. Usually covered by high school.

**More info:** Check with your school's guidance counselor or vocational education administrator.

**Pros:** Your high school classes automatically qualify for college credit.

**Cons:** Very few schools offer IB programs. Very demanding classes.

**Your Cost:** Course costs are generally covered by the school, but some exams may or may not be covered.

**More info:** Visit [www.ibo.org](http://www.ibo.org) and check with your guidance counselor to see if your school is an IB-designated program.

**Pros:** Career-focused classes give you a head start on major areas of study. Courses are usually offered on college campuses, giving students a glimpse at academic life after high school.

**Cons:** Currently offered at only 13 schools so far in seven states (but the program is growing).

**Your Cost:** \$0. Covered completely by collaboration of school district, community and participating local colleges.

**More info:** Visit the Middle College National Consortium at [www.mcnc.us](http://www.mcnc.us)

**Pros:** Testing doesn't require passing advanced coursework such as AP classes. It's not free, but it's relatively cheap.

**Cons:** You may test out of a class but still have major holes in your knowledge, which could hurt you in later classes.

**Your Cost:** \$70 per test.

**More info:** Visit [www.collegeboard.com/student/testing/clep/about.html](http://www.collegeboard.com/student/testing/clep/about.html)

The test was computerized, and the first few tutorial sections helped to ease my nerves. This was good because the biology questions that followed were pretty tough.

When I finished, the computer immediately calculated my score and I passed! In just 90 minutes, I'd earned three college credits and placed out of an entire course. Over the next few months, I took three more CLEPs. So far, I've earned 15 college credits and saved thousands of dollars in tuition.



Hear more about Kristen's testing success in U-TURN Podcast Episode 123, available for free at the iTunes\* Music Store and at [myspace.com/usaauturn](http://myspace.com/usaauturn).

\*iTunes and iPod are registered trademarks of Apple, Inc.

## APPLY YOURSELF



Ready to get into the college of your dreams? Find out by playing U-TURN's new college application game at [usaa.com/uturn](http://usaa.com/uturn) and [myspace.com/usaauturn](http://myspace.com/usaauturn).





Interviews by Rachel Bell • Photography by Brian DalBalcon

# PASSIONS

THESE FOUR U-TURN READERS CREATED PART-TIME JOBS THEY LOVE BY TURNING THEIR PERSONAL PASSIONS INTO PAYING GIGS.

# THAT PAY



# Taylor Anderson, 16



**PASSION:** Making crafts out of materials she already owns

**PASSION-FUELED JOB:** Selling homemade iPod cases, pincushions and scarves on etsy.com

**PAYDAY:** Her items range from \$6 to \$24, and so far she's made a few hundred dollars selling them online.

**KEY TO SUCCESS:** Keeping customers happy enough that they spread the word about her products. "I have to make a really quality product that people will want to buy and tell their friends about."

**MONEY MANAGEMENT:** Taylor spends a little of her money on herself, but puts most of it back into making more crafts.



Listen to Taylor, Julian, Bryce and Vanessa tell how they started their own part-time businesses by tuning into U-TURN Podcast Episode 130. You can download it free from the iTunes\* Music Store (click on the podcast tab and search for USAA's U-TURN) or stream it live at [myspace.com/usaaauturn](http://myspace.com/usaaauturn).





# Julian Ruffin, 14



**PASSION:** Playing tennis (he plays 3 to 4 hours a day)

**PASSION-FUELED JOB:** Restringing tennis rackets and giving occasional lessons

**PAYDAY:** He charges \$10 to restring a racquet, each taking about an hour to do — which is more than he'd earn at a minimum wage job.

**KEY TO SUCCESS:** Julian helped buy his own racquet stringer for \$100 to fix his own strings rather than shelling out \$35 to a pro shop every time the strings break. He realized he could make some cash by restringing his friends' racquets, too, and for about \$25 less than the pro shops charge. Word quickly spread.

**MONEY MANAGEMENT:** He saves up his money to buy new racquets and other tennis equipment so he can continually keep a competitive edge in the sport he loves.

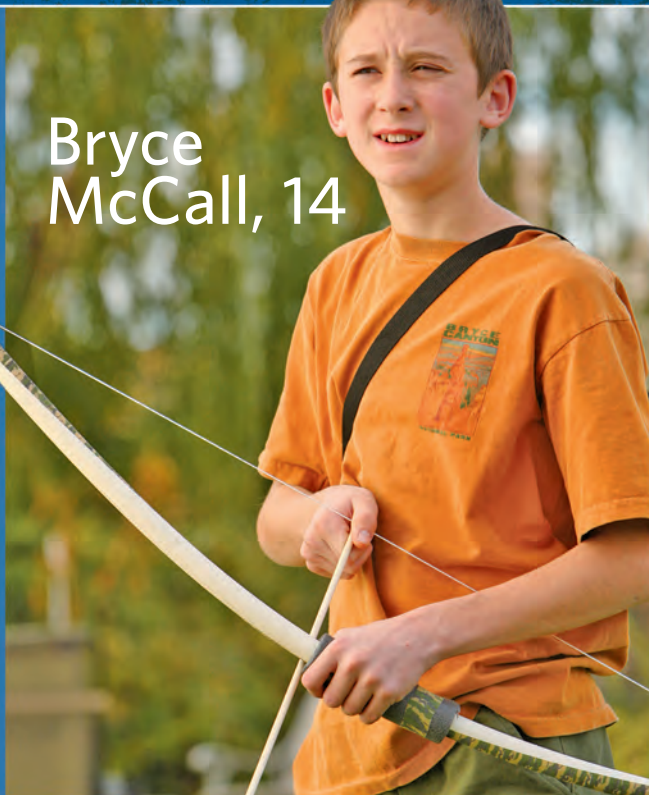
Keeping track of what you've earned — and saved — just got easier. If you have a Youth Savings, Teen Checking, or Pre-Paid Card account, you can send a text message from wherever you are to get your account balances. Log on to [my.usaa.com](https://my.usaa.com)™ for more details.\*



\*Pre-paid cards, checking and savings products provided by USAA Federal Savings Bank. Checking and savings accounts FDIC insured.



Bryce  
McCall, 14



**PASSION:** Trying to build things he sees

**PASSION-FUELED JOB:** Making custom toy bow-and-arrow sets and selling them at farmers' markets and online

**PAYDAY:** He has sold nearly 200 of the sets for \$8 each.

**KEY TO SUCCESS:** Bryce took a fun idea he saw at a fair, learned how to make it on his own, and turned a profit quickly.

**MONEY MANAGEMENT:** So far, he has saved enough to buy an iPod and a video camera.

Vanessa  
Joiner, 16



**PASSION:** Playing piano (since she was 9)

**PASSION-FUELED JOB:** Teaching beginning piano

**PAYDAY:** She teaches six students a few hours a week and makes \$60 a week.

**KEY TO SUCCESS:** Vanessa carefully plans her lessons and focuses on what she knows best.

**MONEY MANAGEMENT:** "When I first started, I kind of blew my earnings in the first two weeks," Vanessa says. "Now I save as much of what I make as I can."





# AMAZING (BUT TRUE!) DRIVING STORIES

EARNING YOUR LICENSE MAY FEEL LIKE A COMIC BOOK ADVENTURE. AFTER ALL, IT MAY TAKE HEROIC EFFORTS TO MASTER THE ROAD OR BATTLE THE DEMANDING INSTRUCTORS AND VILLAINOUS EXAMINERS WHO STAND BETWEEN YOU AND THE CAR KEYS. BUT FEAR NOT. THE FOLLOWING TALES FROM U-TURN READERS SHOULD HELP ILLUSTRATE THAT OVERCOMING INCREDIBLE DRIVING CHALLENGES IS JUST PART OF THE DRILL.

## A STICKY SITUATION

WHEN I WAS LEARNING HOW TO DRIVE, I TOOK WHAT IS NOW MY CAR OUT ONTO OUR FIVE-ACRE FIELD AT NO FASTER THAN 10 MPH. IT HAD RAINED A FEW DAYS BEFORE AND I ASSUMED THAT THE ENTIRE FIELD WAS DRIED OUT —

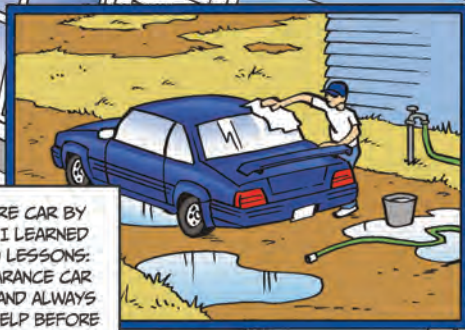
— I WAS WRONG.



ABOUT FIVE MINUTES INTO MY PRACTICE, I ACCIDENTALLY DROVE INTO A SMALL MUD PIT AND GOT STUCK.



... I SAT THERE SPINNING MY TIRES FOR 10 MORE MINUTES BEFORE I FINALLY ASKED FOR HELP.



I HAD TO WASH THE ENTIRE CAR BY HAND. IT WAS THEN THAT I LEARNED TWO IMPORTANT DRIVING LESSONS: NEVER DRIVE A LOW-CLEARANCE CAR INTO A LOW-LYING AREA AND ALWAYS ASK YOUR PARENTS FOR HELP BEFORE YOU'VE MADE THE SITUATION WORSE.

— TIM KROGEN, 17, ARKANSAS



# GOING SOLO

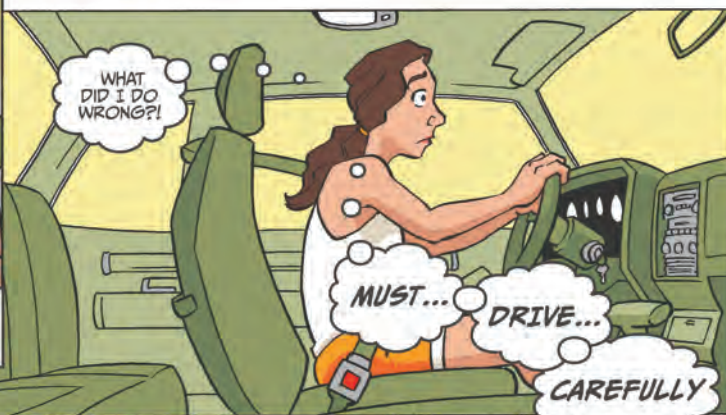
THE DAY I EARNED MY DRIVER'S LICENSE, MY PARENTS AND I AGREED THAT EVEN IF I PASSED THE TEST I WAS NOT READY TO DRIVE BY MYSELF YET...

BUT LATER THAT DAY, I FOUND MYSELF HAVING TO GET TO VOLLEYBALL PRACTICE AND NO ONE COULD TAKE ME. SO MY DAD LET ME GO IT ALONE.

SORRY, MAGGIE. I CAN'T TAKE YOU TO VOLLEYBALL.

ME NEITHER—

— HERE ARE MY KEYS. YOU'RE GONNA DO FINE.



I GOT SO NERVOUS MY HANDS STARTED TO SWEAT AS I CAREFULLY CLUTCHED THE WHEEL.

THE OFFICER FOLLOWED CLOSE BEHIND ME ALL THE WAY TO SCHOOL AND I FELT LIKE HE WAS WATCHING MY EVERY MOVE. I FELT SO RELIEVED WHEN I PULLED INTO THE PARKING LOT AND HE KEPT ON GOING. IT WAS JUST MY IMAGINATION IN OVERDRIVE.

— MAGGIE BROWN, 18, NEW YORK

DO YOU HAVE A FUNNY OR EYE-OPENING STORY ABOUT LEARNING TO DRIVE? SHARE IT WITH US BY CALLING INTO U-TURN'S PODCAST HOTLINE AT (877) 439-8763 AND RECORDING IT AS A VOICE-MAIL MESSAGE. YOU'LL AUTOMATICALLY BE ENTERED FOR A CHANCE TO WIN AN IPOD\* TOUCH (SEE PAGE 16 FOR DETAILS). \*IPOD AND ITUNES ARE REGISTERED TRADEMARKS OF APPLE, INC.



## IN THE FAST LANE

MY MOST MEMORABLE EARLY MOMENT BEHIND THE WHEEL WAS WHEN MY DRIVING INSTRUCTOR HAD ME DRIVE ON THE HIGHWAY MY VERY FIRST DAY OF TRAINING.

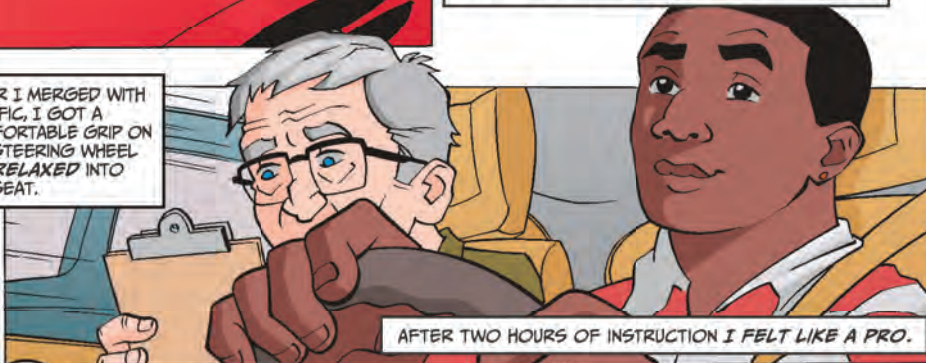


I WAS COMPLETELY TERRIFIED.



I WAS ONLY USED TO RESIDENTIAL AND MY LOCAL STREETS. I WAS COMPLETELY UNAWARE OF HOW TO MERGE INTO ONCOMING TRAFFIC, BUT WAS PLEASANTLY SURPRISED TO SEE THAT THE DRIVERS ON THE ROAD LET ME IN WITH EASE.

AFTER I MERGED WITH TRAFFIC, I GOT A COMFORTABLE GRIP ON THE STEERING WHEEL AND RELAXED INTO THE SEAT.



AFTER TWO HOURS OF INSTRUCTION I FELT LIKE A PRO.

HMM ... EVERYONE'S BEING SO KIND-LETTING ME IN AND OUT OF TRAFFIC AND GIVING ME THE RIGHT-OF-WAY...



THEN IT DAWNED ON ME WHY EVERYONE WAS BEING SO NICE...

- LESLIE WALKER, 18, MARYLAND

## HARDER THAN IT LOOKS



MY OLDER SISTER WAS LEARNING TO DRIVE AND I WAS ALONG FOR THE RIDE. IT LOOKED SO SIMPLE - PRESS THE GAS PEDAL TO GO FORWARD, PRESS THE BRAKE TO STOP, ETC. WHEN MY DAD OFFERED ME A TURN AT THE WHEEL, I FIGURED I COULD TACKLE THE COURSE WITH EASE. I STARTED OFF TOO QUICKLY, AND THEN FORGOT WHICH PEDAL WAS THE BRAKE AND WHICH WAS THE GAS:

"VROOM! SCREECH! VROVROOM! SCREECH!"

SO MUCH FOR DRIVING BEING SIMPLE. MY FIRST ATTEMPT TAUGHT ME THAT I HAD A LOT TO LEARN.

-KARA BLOOM, 16, INDIANA

## DISTRACTED DRIVING INSTRUCTOR



MY DRIVER'S ED TEACHER WAS RARELY FOCUSED ON MY DRIVING. SHE CONSTANTLY CHATTERED AWAY ON HER CELL PHONE. AS I DROVE THROUGH RESIDENTIAL NEIGHBORHOODS, SHE POINTED OUT ALL THE NICE HOUSES - AND SOMETIMES WE EVEN STOPPED AT HOUSES FOR SALE SO SHE COULD JOT DOWN THE INFO. ON JUST MY THIRD DAY OF DRIVING, SHE ACCIDENTALLY PUT ME ON THE INTERSTATE! "JUST FLOOR IT!" SHE YELLED AS I TRIED TO MERGE INTO A ROW OF 18-WHEELERS WHILE CHECKING MY BLIND SPOT. LUCKILY, I PULLED OFF AT THE NEXT EXIT.

- LOGAN SAVAGE, 16, NORTH CAROLINA



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Other banks are beyond just nickel-and-diming you. USAA Bank offers a unique teen checking account, one that can save you up to \$600 a year! Call 800-531-8722.



<sup>1</sup>Figure based on potential savings with USAA checking compared to average fee information on 2008 bankrate.com checking survey.  
USAA Federal Savings Bank, Member FDIC. © 2009 USAA. 91901-0609



# Q: WHY DO I CAR INSU

**A:** AFTER YOU'VE EARNED YOUR DRIVER'S LICENSE, THERE'S STILL ONE LEGAL HOOP TO JUMP THROUGH BEFORE YOU CAN GET BEHIND THE WHEEL. EVERY DRIVER HAS TO HAVE CAR INSURANCE, AND FOR GOOD REASON.



If you hurt someone while you're driving, you're responsible. It's that simple. And responsibility comes with a price tag — car repairs, medical bills, legal fees and more.

If you or your parents had to pay all those expenses you'd be broke before you opened your wallet. Insurance covers all that stuff and that's why you need to have it. Car insurance is a small price to pay to protect you from emptying your parents' bank accounts or going to jail. Yeah, that's right, it's also the law.

Listen to Podcast Episodes 45 and 66 for stories from U-TURN readers on what they did after getting into a crash. You can download the episodes for free at the iTunes\* Music Store or stream them at [MySpace.com/usaauturn](http://MySpace.com/usaauturn). If you'd like to share your driving story, call them into the Podcast Hotline at (877) 439-8763 and leave a voice-mail message. Not only could your story help others who hear it, but you could also win an iPod\* Touch for your effort (see contest details on Page 16).

\*iTunes and iPod are registered trademarks of Apple, Inc.



# HAVE TO HAVE URANCE?

## 6 FACTORS THAT DETERMINE HOW MUCH YOUR CAR INSURANCE COSTS

1. **The type of car you drive.** Collision insurance is mostly based on what your car is worth, but if your car is a crash-test dummy or a theft magnet the costs could go up.
2. **How much you drive (total miles).** If you drive just a few miles a week, your car insurance will cost less than for someone who drives a ton.
3. **Where you live.** Generally speaking, car insurance is more expensive if you live in a big city (and other high-accident, high-crime areas) than if you live in the country.
4. **Your age and gender.** The younger you are, the more your insurance costs. This isn't discrimination — insurers track statistics that

prove that new drivers under the age of 18 get in more accidents than any other age group. Unfortunately, guys, the stats penalize your wallet even more because you have higher accident rates than girls.

5. **Your driving record.** If you have a history of causing accidents or getting speeding tickets, your insurance rates will go up. [Ask your parents to consider adding USAA accident forgiveness to your policy. For a few dollars a month, you can avoid hefty increases you'd otherwise experience from one at-fault accident.]
6. **The amount of your insurance coverage and your deductible.** Each state requires a minimum, but you and your parents can choose to buy more insurance — at a higher price, of course. When you have an accident, you report it to your insurance company in the form of a claim. Then you pay a deductible out of your own pocket before your insurance kicks in to cover any expenses left for needed repairs. The lower your out-of-pocket costs, usually the higher your insurance rate.

## THE FUTURE OF DRIVING — AND CAR INSURANCE

A tremendous amount of in-car technology is already helping drivers to keep safe on the roads, but more help is on the way.

Black-box technology similar to that found in airplanes is coming soon, too, from car manufacturers. It will help remind you about your car's service needs, alert emergency responders if you're in an accident, provide anti-theft protection, and much more.

All of these technologies will help you drive more safely, teach you more about how your vehicle is running, and possibly save you money on your car insurance.

Are you insured with USAA? Check with your folks to find out, and, if not, then ask them to log into [usaa.com](http://usaa.com) or call us at (800) 531-USAA to compare. Not only do we have competitive rates, but getting added to a USAA policy is also a step for you to become part of the USAA family.



## 2 WAYS YOU CAN CUT YOUR CAR INSURANCE COSTS

1. **Get good grades.** Most insurers, including USAA, offer discounts for students who are as smart in school as they are behind the wheel. Register and log on to [my.usaa.com](http://my.usaa.com) for more information. Your parents can find out more on [usaa.com](http://usaa.com) (keyword: autorates).
2. **Drive responsibly.** A no brainer. Go accident and ticket free and your rates will steadily drop as you get more experience behind the wheel. Taking additional defensive driving courses may lower your rates, too.







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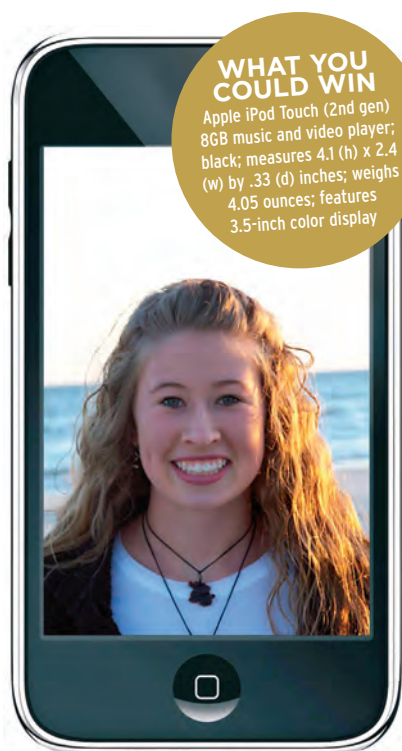
U-TURN is printed on recycled paper. Save even more paper by sharing this issue with your siblings.

## LOOK WHO WON AN IPOD\* — JUST BY LEAVING US A VOICE MAIL:

**Kat Marchant, 15, South Carolina**  
**Winning entry:** Podcast Episode 131,  
"My First Driving Lesson"



Download episodes of U-TURN's biweekly audio podcast FREE from the iTunes® Music Store (go to the podcast section and search for USAA U-TURN) or listen to them at [myspace.com/usaauturn](http://myspace.com/usaauturn).



**WHAT YOU COULD WIN**  
Apple iPod Touch (2nd gen)  
8GB music and video player;  
black; measures 4.1 (h) x 2.4  
(w) by .33 (d) inches; weighs  
4.05 ounces; features  
3.5-inch color display

# Win your own 8GB iPod® Touch!

**RECORD YOUR OWN STORY FOR THE U-TURN PODCAST, AND YOU COULD WIN AN IPOD TOUCH\* PLUS BE HEARD BY THOUSANDS OF LISTENERS.**

### WHAT YOU HAVE TO DO

Create an original feature story for U-TURN's podcast that's no more than five minutes long. It could be:

- a personal essay on how you earn, save and spend money (or all three!),
- insight on how you're preparing for college and life after high school,
- a funny or eye-opening story about learning to drive,
- a thoughtful look back at a life-changing experience,
- or a commentary about the world around you.

Carefully write your thoughts down before you call in. And please don't read straight from a class report. We want you to share your own personal experiences, thoughts and feelings — not someone else's.

When you're ready to record, simply call us tollfree at **(877) 439-8763**, follow the directions, and leave your story as a voice-mail message. If you want, you can record your story on your own and then e-mail it to us at [uturn@usaa.com](mailto:uturn@usaa.com). For tips on how to make your story stand out, visit our MySpace at [myspace.com/usaauturn](http://myspace.com/usaauturn) and download the Podcast Starter Kit (or e-mail us and we'll send it to you).

\*iPod and iTunes are registered trademarks of Apple, Inc., which is not a sponsor or participant in this contest.

The fine print: No purchase necessary to enter or win. Prize is an 8 GB iPod Touch music and video player valued at approximately \$229. USAA employees and their immediate families are not eligible to enter. Must be 13 or older to enter. Prizes are nontransferable and no cash alternatives will be offered. Taxes on prize are the responsibility of the winner. Void where prohibited. Except where prohibited, participation in the contest constitutes the entrant's consent to the sponsor's use of their name(s), likeness, biographical information, submitted creative work, and state of residence for promotional purposes in any media without further payment or consideration, subject to parental consent. Eligibility to enter runs from May 26, 2009 to July 31, 2009. Winner will be chosen by Oct. 1, 2009. Entries will be judged based on quality of submission, which is at the discretion of the judges. Winner of the iPod will be announced in the Fall 2009 issue and will be notified by mail, e-mail, or phone within one week of being chosen. For a list of past winners, contact iPod Winner List, USAA, c/o U-TURN Magazine, 9800 Fredericksburg Rd., San Antonio, TX 78288, or call (800) 531-8013.