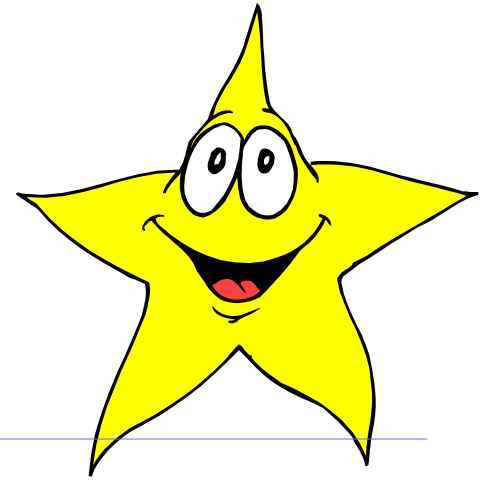


# M/A-COM

Federal Credit Union

Helping members achieve their financial goals.

## All Star Saver Kids Club Newsletter



Hi All Star Savers!

Winter is in full swing! We have had several snow storms!

I take every opportunity to have fun during the snowy winter. I try to make time for sledding, ice skating, skiing, and of course HOT CHOCOLATE!



I also make sure to help my parents as much as possible with household chores. If I receive any allowance money or money from family during the holidays I always put at least half into my credit union savings account! I love to see my savings account balance grow!

What encourages you to save?

### \*Trivia Question\*

How much would you have to save each year to save \$1,000 within 5 years? See the answer below.

### \*All Star Savings Tip\*:

If you save twenty five cents everyday for one year, you will save \$91.25 each year!! If you see change on the sidewalk or parking lot, PICK IT UP, a penny saved is a penny earned!

### Winter 2010

In this Newsletter:

#### Page 1

- ✓ Trivia Question
- ✓ A helpful savings tip

#### Page 2

- ✓ Earning Money Quiz
- ✓ Coloring



Trivia Question Answer:

You would need to save \$200 each year to save \$1,000 within 5 years.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

**NCUA**

National Credit Union Administration, a U.S. Government Agency

## ★ Take a Quiz! Rules for earning extra money! ★

1. **If you're thinking about trying to make some extra money, the very first thing you should do is:**
  - a. Ask everybody you know if they have work you can do.
  - b. Talk with a parent or guardian and get permission.
  - c. Start picking out things you want to buy with your money.
2. **If you want to make some money babysitting, you should:**
  - a. Be old enough to handle the responsibility.
  - b. Have experience caring for younger children.
  - c. Both A and B are correct.
3. **You're thinking about starting a yard work service in your neighborhood. Which of the following is a sign that your business will be successful?**
  - a. Few people in your neighborhood have the time to clean their own yards.
  - b. Most people in your neighborhood hire gardeners to do their yard work.
  - c. A lot of other kids are already offering the same service.
4. **One big difference about money that your family gives you and money you earn yourself is:**
  - a. Money your family gives you has no limits.
  - b. Money you earned yourself is usually yours to spend however you want.
  - c. Money from your family makes you feel proud and confident.
5. **When doing any kind of job, you should:**
  - a. Only work hard if someone is watching you.
  - b. Only give it your best effort if you are in a good mood.
  - c. Always work hard and give your best effort.
6. **If you want to earn money by doing chores in your own home, you should:**
  - a. Do the work first then ask a parent to pay you.
  - b. Do your normal expected chores but ask to get paid extra for doing them.
  - c. Talk to a parent before you do any work.

Find the correct answers ONLINE at [www.macomfcu.org](http://www.macomfcu.org),  
on the right side of the webpage select **Kids Club Quiz Answers!** under Quick Links.

Color me!

