



## Celebrate National Credit Union Youth Month

April / May / June 2018



### Staying Safe Online

Like most kids these days, you are likely using your laptop or tablet along with the Internet for school, to connect with

friends and family, play games, watch videos, listen to music, read books, research your hobbies, and learn about things in general. You can find info on almost anything! In fact, you can learn more about SPE Federal Credit Union and smart money habits at SPE Federal Credit Union. However, before doing anything online, it's important to make sure you are practicing online safety!

With some inappropriate websites and online predators out there, the Internet can be a scary and dangerous place for kids. Predators are bad people who might try to get info about you and your family or share upsetting pictures.

Not to worry! There are some simple ways to use the Internet just for good and avoid all of the bad stuff. The Federal Bureau of Investigation (FBI), an organization that helps protect people in our country, has a few simple web surfing tips for kids. Whether you're at home, at school, over at a friend's house, or anywhere, always remember these tips to keep you safe online:

1. Never, ever give out personal information. This means your name, names of your family members, your address, phone number, or the name of your school. Also, DO NOT give photos of yourself, your friends, or your family to anyone before asking your mom or dad first.
2. SPE Federal Credit Union will never ask you for personal info.
3. Do not message with someone if you feel uncomfortable.
4. Never plan to meet someone without your parents' permission.
5. Don't forget that a person online might not really be who they say they are.
6. If at any time you see or hear something on the Internet that makes you uncomfortable or scared, tell your parents right away!

### Honey Pot Ants: Living Storage Containers



Honey pot ants measure approximately 1/4 inch to 1/2 inch in length and are dark red. Some of the ants, called "storage ants," have larger abdomens than the other honey pot ants. They use their own bodies as "living storage." Worker ants bring the food and they gorge themselves with it. When filled with food, the abdomen of a storage ant can look much like a small grape.

The role of honey pot ants is quite simple. To get big, fat and juicy! They are the "storage units" of the colony, full of nutritional ingredients in liquid form. When food is scarce and the worker ants can't find enough food to feed the colony, the honey pot ants regurgitate their stored food in order to feed the colony. The worker ants stroke the antennae of the honey pot ants, causing them to regurgitate the stored liquid.

They are native to the deserts of Africa, Australia, and North America. They are edible - no preparation required. The liquid has a very sweet taste and is a good source of sugars. Honey pot ants are considered a delicacy in many parts of the world. What a treat!

### Just For Laffs

Q. What do frogs order when they go to a restaurant?



French flies!



## BUDGET:

### How To Be Wise With Your Money

SPE Federal Credit Union wants you to become BUDGET-wise and dollar-friendly! What does that mean? Learn how to use a budget or a simple plan to help you figure out how much of your money can be spent and how it will be spent. By creating and sticking with a budget, you'll make wiser choices when it comes to your cash, and you'll see your dollars grow!

**B** **Balance** where your money goes. Keep a daily record of how much you're spending and what you spent it on. Being aware of your spending habits will probably make you more careful and help you save more easily.

**U** **Understand** wants vs. needs. A "want" is something you would like to have or do, while a "need" is something you must have or do in order to survive. What are your necessities and what can you live without? Cut back on "wants" and save more!

**D** **Divide** and deposit earnings into your share account regularly. On the same day each week, take some of the money you've earned and put it in a safe place at home for those things you hope to get soon. Then put aside a few dollars in your wallet or purse, for a little bit of spend money. Finally, take the remainder of your cash and put it away, safe and sound, in your SPE Federal Credit Union Share Savings Account, for the future.

**G** **Goal-setting** for saving. You probably have important things to save for like a new bike, that latest video game, or your friend's birthday. If you plan ahead, you can cut out wasteful spending to have the money when you need it. Or maybe you just want to see how much you can save in a week or a month - put your mind to it and you can do it!

**E** **Eliminate** wasteful spending. Focus your time and energy on learning how to save rather than spend by avoiding places and people that might tempt you to buy stuff you don't need. You'll start seeing the money in your SPE Federal Credit Union savings account grow.

**T** **Treat yourself.** If you've been sticking to your budget, it's okay to splurge on something you love once in a while. A special treat will often give you the momentum to keep going on the right track!

## Recycling:

### Let's Make A Spring Wind Chime

Ring in the spring with a fun wind chime you can make out of a cardboard tube. They are fun to make with items found in your home. Look around for spare buttons, keys, beads, seashells, etc., to create your recycled wind chime!

#### What You Need:

- Cardboard toilet paper tube
- Tool for punching small holes (example: needle, nail, small hole punch)
- Paint, markers or paper for decorating the tube
- String
- Scissors
- Items found around your home (buttons, keys, beads, seashells, spoons, etc.)

#### How To Make:

- Trim the bottom of the tube to the shape you want. See Illustration #1 or leave the bottom straight.
- Decorate the tube by painting a design on it or cover with paper. Let dry.
- With your parents help, punch 2 holes near the top for hanging the tube. See Illustration #2.
- Punch holes near the bottom for hanging your objects that you found. See Illustration #2.
- Thread and tie lengths of string through the holes in the tube and attach an item to each string. See Illustration #3.
- Thread and tie a length of string through the holes at the top for hanging your wind chime. See Illustration #3.

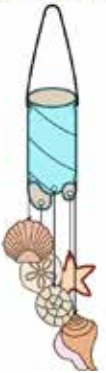
Illustration 1



Illustration 2



Illustration 3



Another idea, you can tie on cinnamon sticks to make a room freshener.

There is a Science  
to Saving Money  
Join us for CU  
Youth Month!



### Learn the Science of Saving

Hey Kids! Do you like spending money? Then you'll like saving it even more.

That's because the best way to buy things you want some day in the future is to start saving for them today. April is National Credit Union Youth Month so it's a great time to get started. It's a chance to learn the "Science of Saving." The formulas are simple. The more you save, the more you have to spend later. Even if you only saved a quarter every day, you would have \$91 after a year.

Here are some tips for saving even more. When you get money as a gift, as an allowance, or for doing extra chores, divide it into three parts: the first part for spending, the second part for sharing with those in need, and the third part for saving. Save it in a special box or jar and attach a picture or drawing of what you are saving for. That will help you keep saving. Periodically, take the money to the credit union to keep it safe in your share savings account.