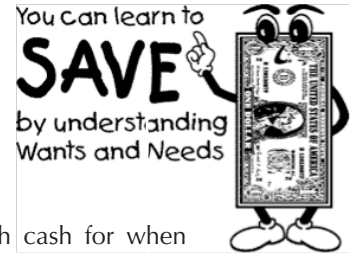


April / May / June 2016

I WANT, I NEED

What's The Difference?



Saving money is important - you understand that. It makes you more responsible, helps you stash cash for when you really need it, and you can even earn interest on the money you save in your Credit Union Share Account.

Even though you know why you should save, sometimes it's hard to know exactly how to get started. One smart step you can take toward becoming an ultimate saver is to learn the difference between wants and needs.

Let's start by understanding exactly what these two things mean. A "want" is something you would like to have or do, but that's not completely necessary for your survival. A good example would be a new video game or going to the movie theater to see the latest flick. These things would be fun and might make you happy for a while but you can actually do without them if you had to. Think of "wants" as the extras in life.

On the other hand, a "need" is something you must have or do in order to survive. A perfect example would be food, or going shopping for school supplies or clothing. While these things might not seem that exciting, especially to a kid, they are things you cannot do without. Think of "needs" as more important than wants.

Now that you have an idea of the differences between wants and needs, you can start to think about them when you're about to spend money. Some tips that might help you are:

- * Making a list of the things you want to buy or do. Figure out which ones are necessary and which you can live without. Label them and then decide whether you're going to spend or save.
- * Taking a few dollars from your allowance or weekly chores and putting it in your wallet or purse for needs. Save the rest in your Share Savings Account for wants. This will give you some time to think about whether or not you really want to spend your money on a particular thing.
- * Rewarding yourself once in a while with something that you really want, even if you don't necessarily need it. Save these splurges for special occasions - your birthday, a good report card, meeting a savings goal, etc.



Credit Union Strong: Pump Up Your Savings

It's all about YOUth in April. It's National Credit Union Youth Month! It's also Financial Literacy Month. It's a time to highlight how smart and important it is to be financially fit.

How do you get to be financially fit? Exercise your savings muscles. Pump up your savings with these tips:

- * Don't spend every penny you get from an allowance, a gift, or doing extra chores. Divide it into thirds: one part to spend, one part to share with those in need, one part to save.
- * Set aside any change you have in your pocket at the end of the day. Put it in a special box or piggy bank. Then, when it's time to go to the credit union, bring it to put in your share savings account.
- * When you want something, don't just buy the first one you see. Shop around. Compare prices. Then put the money you save in your credit union account.

Just For Laffs

Q. Why did the kid throw the butter out the window?

A. To see the butter fly!

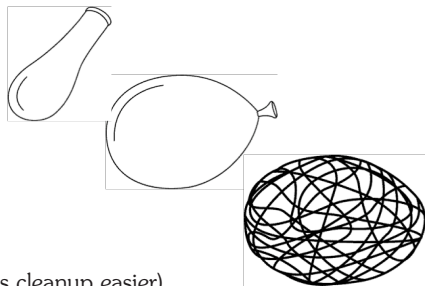


String Easter Eggs

These are fun to make. The colorful eggs will look great inside a basket or large bowl. Give them as a gift or you can also hang the eggs from the branches of an Easter tree. You can also put a small chocolate egg, little toy or note inside them.

Supplies Needed:

- * Cotton yarn, crochet thread, string, etc. (cotton absorbs the glue mixture well)
- * Small water balloons
- * Scissors
- * Elmer's glue
- * Bowl (a paper bowl makes cleanup easier)
- * Straight pin or needle for poking balloons
- * Clothespin or type of clip for hanging eggs to dry
- * String for hanging balloons
- * Type of rack for drying balloons
- * Plastic spoon or stick for mixing glue with water
- * Newspaper (to protect work area)



Surfing The Web? Learn How To Stay Safe!

You are growing up in the age of technology. Like most other kids you're probably using your computer and the Internet for lots of different things - doing homework and school projects; chatting with friends and family; learning about things you like such as sports, movies, or arts and crafts; playing games; listening to music; watching videos; and much more.

While it is a great tool, it can also be dangerous in certain ways. There are websites that can be scary or unsafe for kids, and bad people known as "predators" who try to share pictures and info that can be upsetting, confusing, or downright frightening for kids. These people may even try to find out things about you or your family.

There are ways to stay away from the evils of the Internet and use it just for the good things. The Federal Bureau of Investigation (FBI), an organization that helps protect people, has some smart tips that you can follow when surfing the web. Remember to keep these in mind whether you're at home, at school, at a friend's house, or anywhere:

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. Do not message with someone if you feel uncomfortable.
3. Never plan to meet someone without your parents' permission.
4. Don't forget that a person online might not really be who they say they are.
5. If at any time you see or hear something on the Internet that makes you uncomfortable or scared, tell your parents right away!

How To Make:

1. Protect your work area with newspaper.
2. Blow up water balloons and tie a piece of string to the knotted end of each the balloons. (This way they will be ready for hanging up to dry.) If putting a treat inside or something little inside the balloon, do it before blowing up the balloon.
3. Make your glue mixture by adding a small amount of water to your glue until it is runny. Do not use too much water. You want it runny enough to soak into the yarn but not too runny.
4. Cut long lengths of yarn and dunk them into the bowl of glue mixture, pushing the yarn all the way into the mixture so the whole length of the yarn gets fully saturated. Grab an end of the yarn and wring it out between your fingers as you pull it from the bowl.
5. Doing one balloon at a time, wrap the yarn around the balloon - crisscrossing as you go. Make sure you cover the balloon evenly (not leaving any large spaces), hide the yarn-end by smoothing it against another piece of yarn so it isn't noticeable. As you finish each balloon, clip it to your drying rack using a clothespin or some type of clip. Let dry.
6. After the yarn has completely dried, you will need to loosen the balloon from the yarn by pressing on it with your finger in between the crisscrossing stands of yarn. If needed, you can also use the eraser end of a pencil to press through smaller gaps.
7. Pop the balloons with a needle or straight pin. Remove the balloon parts. **DO NOT POP THE BALLOONS UNTIL THE GLUE IS COMPLETELY DRY OR THE EGGS WILL COLLAPSE!**

INTERESTING SLINKY FACTS

- Naval mechanical engineer Richard James invented the Slinky by accident. In 1943, he was developing springs that could support and stabilize sensitive instruments aboard ships in rough seas. He accidentally knocked one of the springs from a shelf and watched as the spring "stepped" in a series of arcs to a stack of books, to a tabletop, and to the floor, where it re-coiled itself and stood upright. Slinkys went into production in 1945.
- Initial Slinky sales proved sluggish but sales soared after it was demonstrated in November 1945 at Gimbel's Department Store in Philadelphia. The toy was a hit - the entire inventory of 400 Slinkys sold out in within ninety minutes.
- The standard Slinky toy is made up of 80 feet of wire.
- The Discovery and History Channels selected Slinky as one of the top 10 toys of the 20th Century.
- The U.S. Postal Service honored Slinky on a 1999 commemorative stamp.
- Slinky participated on a NASA space mission.
- During the Vietnam War, U.S. soldiers used Slinkys as mobile radio antennas.
- More than 300 million Slinkys have been sold worldwide. It is still an all-time favorite for kids, parents, NASA, the U.S. Army, and more.

