



Thank You
For being a Credit Union Member

SPE
Federal Credit Union
www.spefcu.org

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ATTENTION YOUNG MEMBERS!

Hey Kids! Can we have your attention for just a minute? We just want to say “thank you” for being part of the credit union. We wouldn’t be the same without you. As a financial cooperative, we exist for one purpose and one purpose only: for members like you. Plus, as a member of the credit union, you are part of something bigger. There are credit unions from Maine to Hawaii and from Afghanistan to Zimbabwe. You are one of some 108 million members in the United States and 223 million members around the world.

We appreciate your being a member and hope you will continue to belong as you grow up. We are here to help you with all of your money needs now and in the future. Thanks again for being a member.

Starting Your Own Coin Collection



Are you curious about coins? Maybe you’re looking for a new hobby. Then coin collecting may be just the thing for you!

Getting started and building the coolest collection of coins this side of the US Mint will mean taking some time to learn about the basics. We’ve put together a list of tips and tricks to help you on your way to becoming a coin connoisseur. It’s as easy as C-O-I-N-S!

- **Coin collecting book** - Buy a good book on coin collecting. Visit <http://www.coin-collecting-guide-for-beginners.com/coin-collecting-books.html> for some popular choices to help you decide what type of collection you want to start - maybe a general collection, or you might want to focus of certain types (or “denominations”) of coins.

- **Old and unique coins** - Start your collection using coins from your wallet, piggy bank, pockets, or purse. Also ask family and friends if they have extra coins to donate, especially any that are older or even rare. You might be surprised to find that people will be excited to get into some coin collecting fun with you!

- **Ins and outs of coin talk** - To be an expert coin collector, it’s important to sound like one. Believe it or not, there is plenty of coin lingo to learn, including coin collecting terms and meanings as well as coin anatomy, all used by the best coin dealers and collectors.

- **Numeric Grading Scale** - This official scale was created in 1949 by Dr. William Sheldon and is something that every good coin collector should know about. It helps collectors figure out what their coins are worth based on their condition.

- **Shows and clubs** - Find other coin collectors to learn from by attending coin shows, and even joining a coin club.

DIVIDE and CONQUER!

How To Take Control Of Your Spending With A Budget



A Budget helps you conquer and divide up your money

You know where your money comes from - chores, allowance, gifts. But do you know where your money goes? Sometimes it might feel like it disappears and you can’t remember how it was spent.

Many people start a budget to keep track of their hard-earned cash. A budget is simply a plan to teach you how to be responsible with your money and take control of your spending.

A great way to think of budgeting is as dividing a pie, or your piggy bank, into pieces. All of your money together is the whole “pie,” and each piece stands for a different place for that money to go. Some places involve spending and some saving - movies on Saturday, your best friend’s birthday gift, giving to your favorite charity, chocking away a few bucks in your CU account.

As you begin to divide up your money, you’ll start to see that some of the pieces are bigger or smaller than others. For example, saving for a major purchase like a new bike will be a larger piece than your weekend spend-money piece.

There are a few simple ways to help you divide your money pie in just the right way for you, and help conquer the too-much-spending habit at the same time.

- **Tracking** - start by figuring out how much money you have, how much you usually earn, and how much you spend.
- **Saving** - whenever you get money, save some at SPE in your Share Savings Account.
- **Balancing** - Figure out ways to save and earn more money, and spend less. Maybe you can earn more by doing extra chores, or spend less by buying fewer toys per month and looking for coupons for things you like.

Once you identify all of your pieces and their sizes, your budget pie will begin to take shape!



Just For Laffs

Q. Why did the turkey join the band?

A. Because he had the drumsticks!



How To Make Homework Fun

A new school year is under way, and that means the dreaded “H” word...HOMEWORK. Don’t fret! It may sound crazy, but homework can actually be fun. Yes, we said it, FUN!

Read on for some simple tips on how to make your daily after-school assignments a breeze to complete, and even enjoy in the process. With a little creativity and some help from Mom and Dad, you’ll conquer homework horrors and look forward to this time of day.

Homework Haven: Create a space that’s comfortable, quiet, and unique to your personality and learning style. Make sure there’s plenty of good lighting and lots of room to stretch your legs and spread out supplies.

Reward Yourself: Discuss a reward system with your parents. They can create “tickets” for you to trade in for fun rewards (screen time, ice cream, etc.) when you do a good job completing your homework.

Snack Attack: Ask Mom or Dad if they can prepare a simple snack for you to enjoy while working or as a treat for after you’ve completed your assignments. Remember, nothing too messy or big - we don’t want to dirty your papers or spoil your dinner!

Break Time: Be sure to take some mini-breaks in between your reading, writing, and arithmetic. A 10-15 minute break to use the bathroom, play, or sit quietly can really make the difference between homework feeling like a chore or feeling like a fun task.

Family Affair: Ask your parents and siblings to join you during homework time. Mom or Dad might have some grown-up work to do, while brothers and sisters can color or complete homework of their own. Family time is always fun time, even if it’s spent doing homework!

Making Your Own Window Clings



Create your own Halloween window clings using Puffy Paints. These clings are so easy to make.

Supplies Needed:

- * Different colors of Tulip Puffy Paints or Plaid Gallery Glass Paints
- * Plain paper
- * Clear plastic sandwich bag or clear plastic sheet protector
- * Halloween shapes or Halloween Dingbats



How To Make:

1. Draw some designs or print off some Halloween Dingbats that you like. Make sure they are the size that you want them.
2. Place a clear plastic sandwich bag or clear plastic sheet protector on top of your drawings or printouts. If using Puffy Paints, shake well before applying. If using Gallery Glass Paints, do not shake. Shaking the glass paints will create tiny bubbles.
3. Start tracing and filling in your shapes. You can use as many colors as you want. Plus, we can add as much detail as you want to your shapes.
4. You will need to let the window clings dry overnight. The paints dry slowly on plastic. If your colors are thick, they may take longer to dry. When they are completely dry, carefully peel your shapes from the plastic and stick to the window.
5. Tip: If your clings don’t stick properly to the window, just wipe the back of the shape with a small amount of window cleaner and let dry. They now should stick firmly to the window.



You can make your own window clings for every season. Your credit union hopes you have fun making these.



	1	2	3	4	★ Decode The Riddle ★															
A	R	Y	V	Z	<p>I come in different shapes and sizes. Parts of me are curves, others are straight. You can put me anywhere you like, but there is only one right place for me. What am I?</p> <p>To find the answer to the riddle, look at the code under each blank square. Find the letter in the grid and fill in the square.</p>															
B	E	H	S	D																
C	H	J	K	I																
D	W	L	C	P																
E	A	G	U	O																
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	E1	C2	C4	E2	B3	E1	D1	D4	E3	A4	A4	D2	B1	D4	C4	B1	D3	B1		