

BronToBits

A Message From sunny

It's the fall and the holidays are just around the corner. At the end of October you'll be trick or treating and you'll need a costume, then in November you'll have lots of turkey at Thanksgiving and you'll probably have a lot of family around, and then before you know it, it's the holidays and you'll need to buy gifts! You probably want a lot of stuff for the holidays and you might have a lot of gifts to buy. It's time to start saving for the holidays!

The first thing to decide is how much money to spend and who to buy gifts for. You can buy gifts for family, friends and even your family pet. If you're going to spend that money, it's time to start saving. Saving may not be as much fun as spending but the holidays are a time for giving and it feels good to give to others.

Here are some ideas to start saving for the holidays:



Make a list of the people you want to buy for. Cut out or draw the pictures of the gifts you would like to buy them. Put the pictures in a place you will see them often so when you look at it you will remember to save.

Have a savings contest with a brother, sister or friend. See who can fill up a piggy bank first.

Save pennies, nickels, dimes and quarters. Count the money out with your parents.

Save money you would usually spend on candy and soda.

Go to the credit union regularly so you get in the habit of saving.

Ask your parents if there is any way you can earn money to save for gifts.

Once you decide how much to save and who to buy gifts for, set a spending limit before you go shopping. Decide how much of your savings you want to spend and leave the rest of it at home or at the credit union so you won't be tempted to spend it. Have fun!

Fun Facts about Your Money!

Where Does My Money Go?

Have you ever wondered what happens to the money you deposit into your share savings account? The credit union sends your money along with the money they have received from other members to a depository bank where they have an account. A depository bank is a place where credit unions keep their extra money until they need it. Their money earns interest just like your money earns interest. Your credit union always keeps enough cash in reserve in case you want to withdraw your money - for example, to buy the bike you've been saving for.



Fun and Games

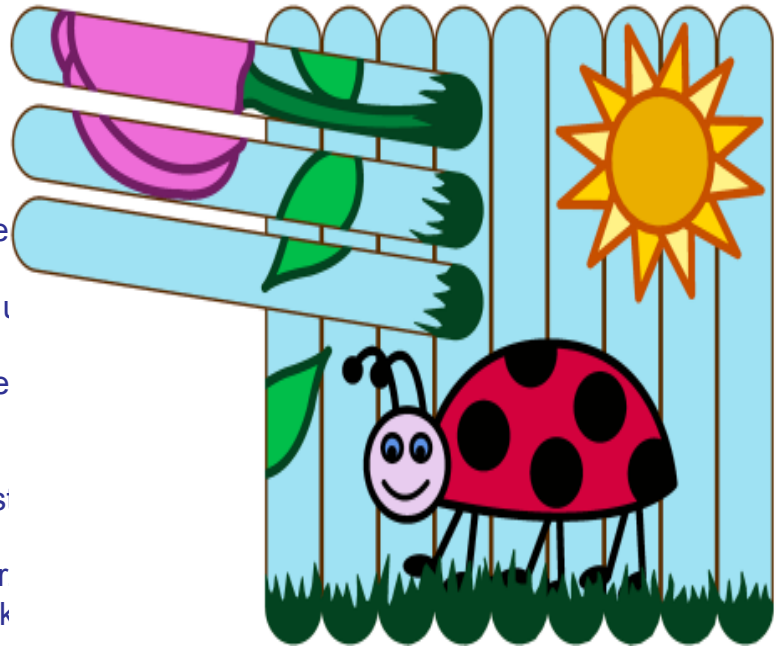
Stick Puzzle

What You Need:

- * 12 Craft Sticks
- * Tape
- * Pencil
- * Markers

How To Make:

1. Lay twelve craft sticks side by side. Line the ends up evenly.
 2. Tape the sticks together to keep them lined up. Turn the sticks over.
 3. Using a pencil, draw a picture on the untape side of the sticks.
 4. Color your picture with markers.
 5. Remove the tape from the backside of the sticks.
- How To Play:
Mix sticks up and put the picture back together. If you want a more difficult puzzle, use more sticks when making your puzzle.



Pumpkin Puzzle

Can you move one pumpkin to make three rows with three pumpkins in each row?



Savasaurus Points

| | |
|----------------------------|-----------|
| Duffel Bag or Movie Pass | 80 Points |
| T-Shirt | 60 Points |
| Mouse Pad / Umbrella / Mug | 50 Points |
| Piggy Bank / Lunch Bag | 40 Points |
| Water Bottle / Frisbee | 20 Points |

Just For Laughs

- Q. Why did the caterpillar go to the library?
A. It wanted to become a bookworm.

