



Happy New Year

Plan Ahead!

If you have your own money, how can you decide what to spend it on? First, you can look at how much money you have. Then you can make a plan about what to do with it. Adults make a plan, too. They call their plan a **budget**.

Making a Money Plan

To plan what to do with your money, take a look at how much you have. Let's say that you have \$100.00. You might decide to:

- Put \$30 aside for your family's vacation in three weeks (A vacation is something you want.)
- Put \$50 in your savings account
- Spend the last \$20 on some school lunches (Food is something you need.)

When you plan, you can see if you're making good choices about using your money. You can ask yourself if you're saving enough or if you're spending too much on things that you don't really need.

PROJECT SNOWMAN

Supplies needed:

- Toilet paper
- Construction paper
- Hats and scarves
- Crayons, Markers
- Scissors
- Decorative Items



Kids can design and decorate buttons out of construction paper. Then they will wrap each other up in toilet paper, tape on the buttons and put on different hat and scarves. The most creative snowman wins!

JOKE Time

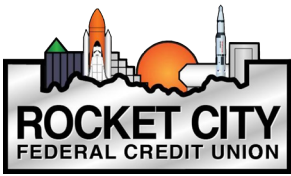
1. What do you call a bear with no teeth?

2. Why do bears have fur coats?

3. Why are frogs so happy?

4. Where does a penguin keep its money?

1. A gummy bear. 2. Because they look silly wearing jackets. 3. Because they eat what bugs them. 4. In a snow bank.



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Qualifications must be met on all loans. Rates and loan availability subject to change without notice. Your loan interest rate will be determined by your credit worthiness as well as other factors, such as the length of your loan. Savings Federally insured to \$250,000 by the NCUA.



Clock Maths Facts Coloring Puzzle

Solve the simple sums and then color in the picture using the key below!

- 6 Red
- 7 Orange
- 8 Violet
- 9 Yellow

5 + 2 = 6 + 1 =

2 + 7 = 5 + 4 =

3 + 3 =

4 + 3 =

1 + 6 =

5 + 3 =

4 + 5 = 7 + 2 =

7 + 1 =

1 + 8 = 5 + 4 =

8 + 1 = 7 + 2 =

6 + 1 = 4 + 2 = 3 + 4 =