

April-June 2016

PIGGY BANK CLUB NEWSLETTER



Allowance

How to successfully save your allowance money.

1. Set a goal. Whether you want to save for a new bike, a video game, or you simply want to reach a certain dollar amount, start out by deciding what you are saving money for and how much it will take to reach it.

2. Create a plan. Decide how much money you can set back each week, and use that to determine how long it will take you to reach your goal.

3. Negotiate. Ask your parents to take on extra chores to earn more allowance.

4. Motivate yourself. Motivate yourself by putting a picture of what it is you want to buy or of the dollar amount you want to reach where you'll see it every day.

5. Store it. Store your money in a place that is hard to reach so you won't be as tempted to get into it and spend it before you reach your goal.

6. Accountability. Tell someone about your money saving goal so that they can check on you from time to time to see if you're staying on track.

7. Celebrate. Once you reach your goal celebrate with a happy dance or ask a parent to buy you a celebratory ice cream cone.





PUMP UP YOUR SAVINGS!











MAKE YOUR FUTURE AWESOME

Make deposits into your Piggy Bank Club between now and April 30th in order to be entered into a drawing for a chance to win a \$25 Toys R Us gift card!*

*Must be a Piggy Bank Club account member to enter drawing. *Winning ticket will be chosen and the winner will be contacted at close of business, April 30th, 2016.



1. How much money does a skunk save? 3. If you have two coins that add up to six cents, and one shall

2. What has 100 heads and 100 tails?

5. If you have two coins that add up to six cents, and one of them is not a nickel, what are the two coins?

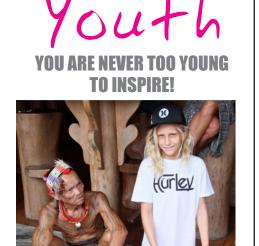
One scent; 2. 100 pennies; 3. A penny and a nickel!
One was not a nickel, but the other one was.



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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.

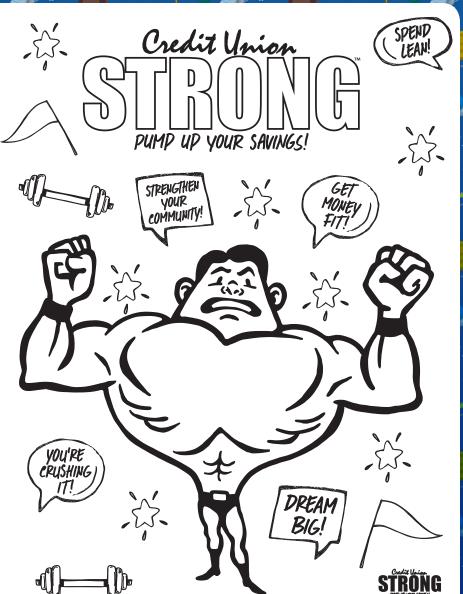




INSPIRATIONAL

Meet Winter Vincent: a 9-year-old humanitarian who has made the will to help people as much a part of his life as surfing. This profound young man from Manly Beach, Australia traveled to Indonesia with the Waves4Water crew where he facilitated the delivery of clean water filters to over 5,000 residents of the Mentawai Islands.

Reference: Dworkin, T. (2015, February 11). 5 inspirational kids making the world a better place. Care2. Retrieved from http:// www.care2.com/causes/5-inspirational-kids-making-the-worlda-better-place.html



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