



# Dollars & \$ense

Q2 2019

Dear Super Saver families,  
If you ask your children, they can likely picture a future they would like to live in. Some dream to become doctors and help people, others want to be known for their talent. For children and teenagers, the future brings limitless possibilities. But no matter what their dream is, financial education can be instrumental in helping them achieve their goals. As your credit union, we want to help you teach your children to learn good financial habits. Together we can help them fulfill their dreams no matter big or small.

## It's springtime Super Savers!

The flowers are blooming, the birds are chirping, and the sun is shining. Sometimes grown-ups use the spring as a time to clean things out, start fresh, or learn something new, even when it comes to saving money. Mom and Dad might come up with a new "budget," for the spring. A budget is just a fancy word for a plan to help you decide how your money will be used. You can do the same thing. Follow these simple tips from Cash and Violet and learn how to become a responsible saver this spring!

- Set savings goals. Plan ahead for those things you may want to buy or do in the future - a new book or video game, an upcoming movie or concert, a school dance. Rather than spending money on less important things, you can save for what really matters.
- Earn more money by doing small jobs like helping around the house or yard, walking the dog, or helping an elderly neighbor.
- Always pay yourself first. Divide your weekly earnings from allowance, gifts, or chores. Put some in your piggy bank for those things you might need or want soon, put a few dollars in your wallet for spend money, and set aside the rest for future savings.
- Visit us with your "future savings" and deposit that money into your M3 Money Club Account.
- Reward yourself sometimes! Maybe it's your birthday, you got a good grade on your math test, or you met a savings goal. Celebrate a job well done!

## Join the M3 Money Club!

Do you like to save money? Think you'd make a great superhero? Then you'll love M3 Money Club! Join Cash and Violet as they try to stop the evil Dr. Spendit and save people from spending too much money. Visit [hrcu.org/youth](http://hrcu.org/youth) and click the M3 Money Club link. You'll find fun games, tips and more!



Learn how to save and spend this spring with a

# BUDGET

## Upcoming Super Saver Days

- **May 4 @ Comic Book Day**
- **June 1**
- **July 6**
- **August 3**

## Silly Cents

What do dolphins use for money?  
*(answer on bottom)*



## We've Got Financial Education Services!

We specialize in classroom lessons for all grades, homeschools, and youth organizations.

## Silly Cents Answer:

Sand dollars!



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# Activity Time! Make Your Own Chia Pet

How fun would it be to make and grow your own chia pet that you can decorate?

## What You Need:

- 2-liter plastic soda bottle
- Potting soil
- Seeds: chia, wheat grass, or other seeds you have on hand
- Googly eyes
- Glue or hot glue gun
- Acrylic paint or sharpie marker (if your cap has writing on it)

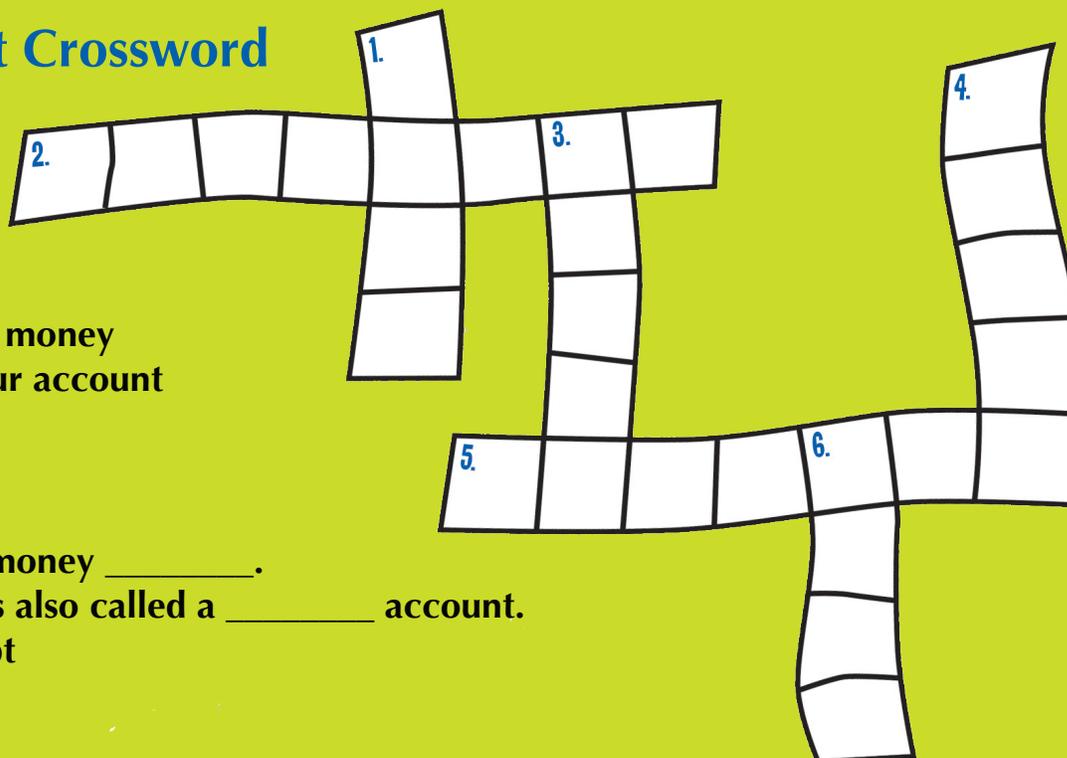


## How To Make:

1. Have an adult cut the 2-liter soda bottle in half using scissors or a serrated knife. You will be using the bottom half of the bottle.
2. If your bottle cap has writing on it, use the paint or sharpie to color it. Let dry.
3. Glue the googly eyes and bottle cap onto the bottom half of the soda bottle. Let dry.
4. Add potting soil almost to the top and then sprinkle the seeds on top of the soil. Add a little more soil on top to cover the seeds.
5. Water well.

Watch and wait for the seeds to grow. It will take several days for them to germinate. It will be about 5 more days until the grass gets to a nice height.

## Savings Account Crossword



### Across

2. A reward for saving money
5. To put money in your account

### Down

1. Interest helps your money \_\_\_\_\_.
3. A Savings Account is also called a \_\_\_\_\_ account.
4. Where money is kept
6. Opposite of spend

Across: 2. interest 5. deposit  
Down: 1. grow 3. share 4. vault 6. save