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Penny's Page



Learning About A Budget

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Learning About A Budget
A budget is a written plan that helps you figure out where your money comes from and where it goes. It will show you how much money you will earn, save, and spend. And, by making a budget, it will help you manage your money wisely. Before making your budget, you need to keep track of how much money you earn and how much you spend in a week. Carry a little notepad with you and make sure you write everything

down that you spend and earn for the week. For example, if you buy a pack of gum, make sure you write it down. Do the same for any money you may earn for the week. For example, your allowance, babysitting, money you received as a gift, or little extra jobs you may get paid for. Don't forget to write down the amount you will be saving. By doing this, you will be able to see where your money is going. It will help you decide how to plan for



Write down everything you spend and earn for the week!

the things you want, and it will help you decide on the things you really don't want. It's a great way to help you save for that "big" item you may want.

Back To School = Homework

It's that time of the year again: Back to school and homework. Your credit union would like to share some helpful homework tips:

1. Find a quiet place and a well-lit place to study.
2. Set aside a specific time every day to do your homework.
3. If it is test time, study with a friend.
4. Ask your parents for help if needed. If you don't ask for help, they will assume you don't need any help.
5. Don't wait too late to do your homework.
6. Remember to take short breaks.
7. If you have some homework that is more difficult, try doing it first while your mind is still fresh.
8. Avoid watching TV, talking on the phone, or playing music - have as little distraction as possible when studying.



Coin Collecting—Fun & Rewarding



If you save coins in a jar, it could be the start of a fun new hobby. Coin collecting is often called the "king of hobbies" or the "hobby of kings" because in olden days only kings and the wealthy could afford to do it. Today millions of people all over the world collect coins. Some of them hope that, over time, their coins will turn out to be very valuable. Others just like to learn about the story behind each coin. The study or collection of coins is called numismatics. You can start your collection with the coins in your jar, but as it grows, you will need coin holders or albums. A good place to learn about collecting is at www.usmint.gov and click on "Collector's Club." There you will find a lot of what you need to do to become a numismatist.

A Safety Net For The Internet

The Internet is a fun and a great place for resources. But remember, as frustrating as your parents can be about you using the Internet, they're only trying to keep you safe. Your credit union is also just as concerned, so here are some tips to help you create a safety net while surfing the Internet:

1. Always tell your parents right away if you come across any information that makes you feel uncomfortable.
2. While surfing the Internet, never reveal to someone you have met online your real name, address, telephone number, or the school that you attend.
3. Never send a picture of yourself or anything else without first checking with your parents.
4. Never, never agree to get together with someone you met online without first checking with your parents. Remember, people online are often not who they say they are. And, if your parents agree to the meeting, be sure that it is in a public place and ask your mother or father to come along.
5. Do not respond to any messages that are mean or make you feel uncomfortable and don't send any messages or do anything that can hurt other people. No "Cyber-bullying."
6. Don't fill out any "fun" questionnaires that are "forwarded" to you, even if they are from your friends.
7. Never share your password with anyone but your parents.

