



Kids Need Budgets, Too!

So, what is a budget? It's a list that helps you know how much money you have. Then you can make a plan to use your money wisely to buy the things you need or want, or to grow your savings.

Here's how it works:

If your parents give you \$5.00 per week for allowance that's called **INCOME**.

You may have things you spend money for each week. For instance, you may give money to your church or pay dues to a club. All of those are your **EXPENSES**.

Don't forget to set aside a portion of your allowance as **SAVINGS**.

You may have items you want to purchase in the future. Those are your **GOALS**.

Add together all of your income. Subtract your expenses. That leaves the money you have to spend for your goals without using your savings.

Not enough? Talk with you parents about the item to determine if its something you should use your savings to purchase. If not, they can help you calculate the amount of your allowance you will need to set aside each week in order to purchase the item in the future.

Go to www.ttcu.org. Under **Products and Services** click **Just for Kids and Teens**.

There you will find more about making and using a budget wisely as well as a sample budget and a blank one that you can print off and use for yourself.



Who invented the Piggy Bank?

The piggy bank got its start in Europe during the Middle Ages, when the term "pygg" referred to a kind of soft clay commonly used to make household objects such as pots, bowls, and wash basins. Before the creation of modern-style banking institutions, people commonly stored their money at home, sometimes making a special "pygg jar" to contain their loose coins. By the 18th Century, English as a language had evolved the spelling to "pig," and the name slowly changed to "pig bank."

Welcome to the 2012 Winter edition of the
Fawn Savers Club newsletter from
The Tennessee Credit Union



How Can I REALLY Help Other People?

Do you want to help others but feel you don't have enough money to make a real difference? Here are four great ways to raise money to donate to your favorite charity. Can you think of even more ways?



Participate in a "run" or "walk" and ask people to sponsor you by donating dollars for every mile you complete.



Get together with your friends and donate your used toys and books to a "Toy Drive" at your school.



A bake sale is a great way to collect money for a good cause.



Organize a Car Wash and donate the money you raise to the charity of your choice.



Mom! I'm Bored!

Just because it may be too cold to play outside, you don't need to be bored. Here are a few ideas to get your brain working at full steam!

- Use the winter scene on the front of this newsletter to write a story.
- Make a scrapbook to hold your artwork and pictures.
- Start a journal or diary.
- Learn a new word from the dictionary or thesaurus.
- Make a fort or clubhouse with tables, chairs, blankets and pillows.
- Put together a jigsaw puzzle.
- Learn some magic tricks.
- Dress up and play make believe.
- Visit www.ttcu.org "Just for Kids and Teens" page.

Don't Miss the Fun!

Have you visited the Fawn Savers page at the TTCU website? There are lots of fun things to explore. Just go to www.ttcu.org. Under "Products and Services" select "Just for Kids and Teens". Click on the links you see below for puzzles, games and fun activities just for you!



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Don't forget
to visit
the
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