

# Cubby Times



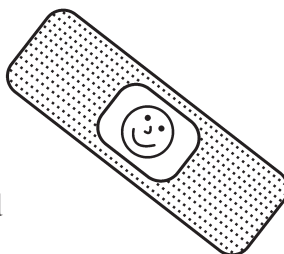
## Make Your Money Last With A Budget.

Do you want to buy more things than you have money for? If so, you are not alone.

Many grown-ups have the same problem. The best way to make your money last is to set up a plan for spending it and saving it. This plan is called a budget. Start by figuring out where your money comes from. Do you get an allowance? Do you earn it for doing jobs around the house or for neighbors? Do you get money for your birthday or at the holidays? Add it all up to find out how much you have. Then make a list of things you want to buy and how much they cost. There may be some things you can buy now. Other things may cost too much. But if you put some money aside and save it in your share account at the credit union, you will be able to buy these things later. You may want to look at your list carefully. Consider not buying some things. Then you can save money now. That way you can get what you really want later.

## Where Did Band-Aids Come From?

Earle Dickson, an employee of Johnson & Johnson, invented Band-Aids in 1920 for his wife Josephine, who frequently cut and burned herself while cooking. Dickson eventually passed the idea on to Johnson & Johnson, which marketed the product as Band-Aid. Most consumers in the United States, Canada, Australia, India, and Brazil use the term “band-aid” to refer to any type of adhesive bandage. Decorative bandages first appeared in 1951. Today, characters such as Spiderman, Superman, SpongeBob SquarePants, and Batman appear on Band-Aids.



## “The Magic Of Saving”

If you have been to a magic show, you may have seen nickels turn into dimes or the magician pulled a quarter from behind the ear of a volunteer from the audience. Of course, these tricks were just for fun. But did you know that you can also make money appear? When you save money in your share account at the credit union, your money makes money. That’s because it earns interest. Over time, even small amounts of money can add up. Say you start with a \$100 deposit; this can be money from your birthday or from doing extra chores around the house. Then you add \$5 a week for five years. If you earn one percent interest on the account, you will have \$1,438.04 after five years. **You can find out more about “The Magic of Saving” during this year’s National Credit Union Youth Week, April 19-25, 2009.** We offer two different youth accounts to fit your child’s needs. Cubby Accounts are for children birth to 11. With a Cubby account, your child will receive a quarterly newsletter, a Cubby buck for each deposit, and a Birthday card from Cubby. We will display all our new Cubby buck items during Youth Week. Open a Cubby Account during Youth Week and get a free piggybank. The second youth account is the FYI (For Young Investors) for youth ages 12-19, or up to 24 if enrolled in higher education. This account not only establishes membership, but also has features that help teens establish financial independence. **Stop by the credit union to learn some tricky ways to save during National Credit Union Youth Week, April 19-25, 2009.**

## 2009 Presidential Dollar Coins

The United States continues to honor our Nation’s Presidents by issuing \$1 circulating coins featuring their images in the order that they served. Four more presidents will be honored in 2009 with the year(s) they served on each coin, including William Henry Harrison (1841), John Tyler (1841-1845), James K. Polk (1845-1849), and Zachary Taylor (1849-1850).



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National Credit Union Youth Week  
\*\*\* April 19-25, 2009 \*\*\*  
Discover "The Magic of Saving"

*This credit union is federally insured by the National Credit Union Administration.*

**CURRENCY QUIZ**

FOLLOW THE SAMPLE BELOW AND MATCH THE COUNTRY WITH THE TYPE OF MONEY THAT THEY USE.

United Kingdom	US Dollar
Austria	Rupee
Israel	Hryvnia
Poland	Yuan
United States	Euro
China	Zloty
India	Shekel
Ukraine	Pound Sterling

**Just for laffs** 

Q. What is big enough to hold a pig and small enough to hold in your hand.  
A. A pen.

**Cross Out Puzzle**  
Cross out each letter that appears 3 times. The letters that are left will spell out the theme for this year's National Credit Union Youth Week.

X	T	P	H	D	■
E	Q	M	Y	A	G
Y	I	B	C	P	O
Q	F	D	■	S	B
A	X	V	D	I	X
P	Y	N	B	G	Q

**★ ★ ★ MY BUDGET ★ ★ ★**

<b>INCOME</b> (The money you receive.)	<b>EXPENSES</b> (The money you spend.)
Allowance _____	Snacks _____
Gift Money _____	Movies _____
Jobs/Errands _____	CDs/DVDs _____
Other _____	Video Games _____
_____	Other _____
_____	_____
<b>TOTAL INCOME \$</b> _____	<b>TOTAL EXPENSES \$</b> _____