

The Official Newsletter for Members of the AFFCU Kids' Club

MONEYBAGS



Spring 2010



HOBBY SHOP



**FUN on
a DIME!**



CARDBOARD CONSTRUCTION



Money-Saving Fun

Hand-held game players and portable music players are great gadgets for having fun. Yet, things don't have to be expensive to be fun. After Bottom Dollar moaned that he didn't have anything fun to play with, Penny and the gang put this list together of ways to have fun that won't make you break your piggy!

If you're not sure how to make the things on this list, ask an adult. If the two of you don't know, then look the item up together on the Internet.

- Flipbooks. Make your own cartoons. Animated films are really a series of drawings that pass by your eyes so fast that it looks like one drawing that moves. The best paper to use is index cards, but it also works on an old paperback book.



(First make sure it's a book nobody cares if you draw in.)

Start on the

last page and draw a simple drawing like a bouncing ball or a rocketship. Do your drawing in the outer margin. Then flip to the page before and draw the same object again, but positioned further up the page by about 1/4 inch. Now draw again on the page before that, moving the object more each time. Draw as many pages as you can, then flip the pages,

from the last to the first, and watch your drawing move!



- Super Soap Bubbles.

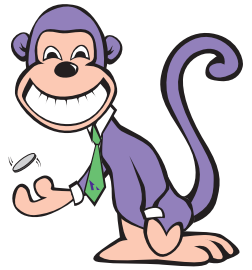
Better than any bottle. Start with a clean, empty 1-gallon milk bottle. Pour in some dish-washing liquid (did we mention you should ask your folks if you can have some?), then add just a little bit of glycerine, which grownups can get at the drugstore. Now you're ready to make some super soap bubbles!

- Cardboard Banjo. With a little glue, rubber bands and a shoe box, you'll be pickin' and grinnin'.

- Cereal Box Boomerang. You throw it; it comes back. This will take some experimenting and patience. You can throw a boomerang away from you, but it will turn around in mid-air and come back. There are some really good ones on the Internet, including a template you can print and use to guide your scissors when cutting and folding that old cereal box. Be sure to only throw it in a large, open field or park where it won't hit anyone.

- Newspaper Kite. Yesterday's news becomes today's flying kite. All you need are some newspaper pages, some tape and some string. Check at the library or on the Internet for directions.

Moe Says "Sharing Saves Everyone Cash" Start a Lending Library



The Moneybags kids have started their own library for movies, and you can too. A lending library is merely a system of combining the things you have, offering them for everyone to borrow, and then noting who borrowed what. (It's a lot like what your credit union does with members' money.)

Individually, each friend gets four or five new DVD movies a year. After they enjoyed the movie, they brought their DVDs to Cold Cash, who put a sticker on the case with their name on it (so everyone knows who the movie belongs to). She also keeps a list of the movie titles and who owns them. Copies of the list — now with more than two dozen movies — was handed out to everyone so they can ask one another to borrow a movie from the list.

Penny enjoys the lending library because her friends get to watch the same movies, and they can talk about them afterward. Pound likes the library because he gets to see a lot more movies without paying a lot.

You can start your own lending library, and you can lend books, movies, music or toys. Just pick one person to make up the list and make copies of it. As long as you treat your friends' items as well as you treat your own, a lending library can be fun for everyone.

Small Amounts Can Amount to Something Big

Bottom Dollar likes his music, and his friends know that he buys one or two CDs a month. **But what would happen if Bottom were to cut back his CD-buying and put that money in his savings?** Well, he'd have an awful lot of money in just a few years.

Here's how it works:

If the average CD costs \$15, and Bottom were to put this money in his savings account each month, here's how much he'd have over the years.



At the end of:

1 year
2 years
3 years
4 years
5 years
6 years
7 years
8 years
9 years
10 years

He'd have:

\$180.24*
\$360.94*
\$542.08*
\$723.68*
\$905.74*
\$1088.24*
\$1271.21*
\$1454.63*
\$1638.55*
\$1822.93*

*Bottom's savings account offers him an annual interest rate of .25%, making his money grow just a bit more.



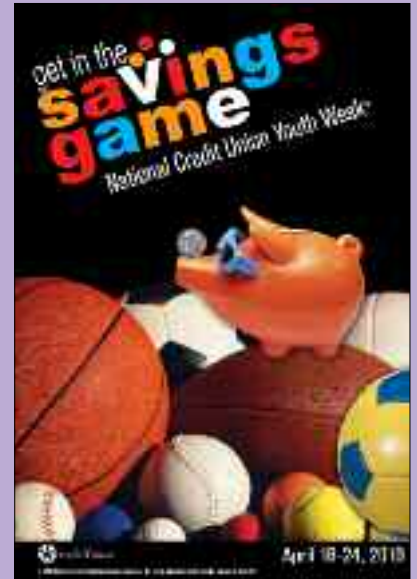
Get Your Head In The Game

Join AFFCU In Celebrating National Credit Union Youth Week

At Advance Financial we want kids to know that saving for the future can be fun and easy! That's why we're inviting kids from all over NW Indiana to "have a ball" when they join us in celebrating Credit Union Youth Week, April 18-24.



Moe the Monkey invites you to get in the savings game by taking part in the National Youth Savings Challenge™. Every Advance Financial Kids' Club member who makes a deposit during CU Youth Week (April 18-24) will receive a free inflatable sports ball, while supplies last. In addition, ten lucky young savers under age 18 will be selected from credit unions nationwide to each win \$100.



Plus, ask your parents to bring you in to your nearest Advance Financial branch on Friday, April 23 or Saturday, April 24 and enjoy free jumbo cookies and punch on us! It's just our way of saying thanks for being a member of the Advance Financial Credit Union team.

Help Pound Foolish Suit Up!

Ready to test your skills with a pair of scissors? Carefully cut out the pictures of Pound Foolish and his outfits. Be sure to cut along the outlines, including the white tabs on the clothes. (Ask a grown-up to help with the scissors.)

Now you can attach any of these costumes to Pound Foolish.

Can you create your own paper cut-out characters?

