



**Keystone Federal  
Credit Union**

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1939

THE EDUCATED CHOICE

# The Wiggly Wire

The Club just for kids ages 0-12!




Winter 2010

## A letter from Wiggly...




Now that the holidays are over, Wiggly Worm wants to talk to you about making a spending plan.

Did you get money for the holidays? Maybe you get an allowance or chore money? You should make a plan for how you want to spend your money.






You could take your money and put it into three groups:

-  **Long-term savings** -- This is money you save to buy an expensive item. It may take a long time to save, and you will need to keep adding to it until you have enough money to reach your goal.
-  **Short-term savings** -- This is money you save for something you want to buy soon.
-  **Spending money** -- This is money you can use to buy things you want now.

Example: If you have \$30, you can put this money into the following categories:

-  \$10 in **long-term savings** for a video game system.
-  \$10 in **short-term savings** for a music CD.
-  \$10 in **spending money** to go shopping at the mall.

Find more articles and activities at:

-  [www.keystonefcu.org](http://www.keystonefcu.org)
-  Click on the Student Info tab to find Googolplex, a website filled with fun and educational credit union activities!
-  5-Spot is for Elementary School Students
-  AJ's is for Middle School Students
-  C-Note is for High School Students

# Wiggly has a puzzle for you to solve...

E O P P R G K C L Y  
X C L Y A P S H L G  
M A N M L A K O A N  
N R E A V G B R M I  
W S O I W F G E B D  
T C N W A O V I G N  
G G S F R H L U W E  
S M O V I E S L T P  
Y E N O M D H Y A S  
D U B V B J Q K Q X

ALLOWANCE  
MALL  
PLAN  
WIGGLY

CHORE  
MONEY  
SAVINGS  
WORM

GAMES  
MOVIES  
SPENDING

