



**Keystone Federal
Credit Union**

FOUNDED BY EDUCATORS
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THE EDUCATED CHOICE



The Wiggly Wire

The Club just for kids ages 0-12!

Summer 2010

A letter from Wiggly...

Wiggly would like to talk to you about the differences between wants and needs.

A **need** is something that you must have to live. Food, clothing, shelter, and education are all examples of needs. A **want** is something you would like to have, but you could live without. An example of a want would be a Phillies jersey. You *need* to have clothing, but you might *want* a jersey. A regular t-shirt might cost as low as \$5, but a Phillies jersey could cost between \$60 and \$80. Although you may want this jersey, you do not necessarily need it. Another example of a need versus a want is ice cream. You *need* food like fruits and vegetables, but you might *want* ice cream.

It is okay to spend some of your money on things that you want, but don't actually need. You can make two lists: one for needs and one for wants. Try to limit how many items you buy from your want list. Once you have finished your "wants" list, go back to it later to see if you still really want those things before buying them.

And remember, the more money you save in your share account now, the more money that you will have later to spend on both your needs and your wants!

Find more articles and activities at:



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



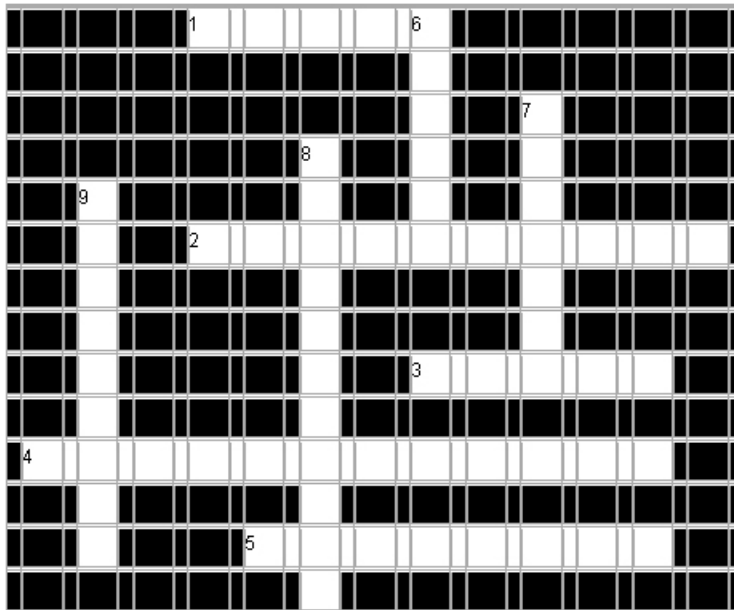
AJ's is for Middle School Students



C-Note is for High School Students

Wiggly has a puzzle for you to solve...

Needs and Wants



Across

1. something you read
2. used to help you see
3. delicious sweets
4. used to skate
5. helps cure an illness

Down

6. a place where learning occurs
7. an enormous house
8. sliced potatoes
9. a portable phone

