



**Keystone Federal
Credit Union**

FOUNDED BY EDUCATORS
1939
THE EDUCATED CHOICE



The Wiggly Wire

The Club just for kids ages 0-12!

Summer 2011

A letter from Wiggly...

Wiggly wants to talk to you about your spending plan.

Summer is here! Did you save some money to spend on your vacation or to do fun things with your friends? Do you have a spending plan? If so, now is the time to put your plan into action.

Remember, another name for a spending plan is a budget. Every time you want to do something or buy something, make sure you have enough money in your budget. If you don't have enough, then you can't buy it.

A budget is very simple. List all the money you have coming in (any money from allowance, gifts, extra money you've earned, and the money you saved for vacation spending) then subtract the cost of whatever you want to buy.

In this example, you have:

\$ 7 from grandma
+\$ 5 allowance
+\$ 5 for helping mom
+\$10 you saved for vacation

\$27 is your total

You've decided you want to pay:

\$15 for a t-shirt
+\$12 for a stuffed animal
+\$ 3 for ice cream

\$30 is your total

You only have \$27 in your budget, which means you can't buy everything you want.

You will then have to decide what is the most important to you. Maybe you really want the t-shirt and stuffed animal, but you might skip the ice cream. Or you could buy a cheaper stuffed animal and t-shirt and still have enough to buy everything.

Remember, take any leftover money and put it back into your share (savings) account. If you are careful with your money and use a spending plan, you will be able to buy things that you want. [Have a great summer!](#)

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5-Spot is for Elementary School Students

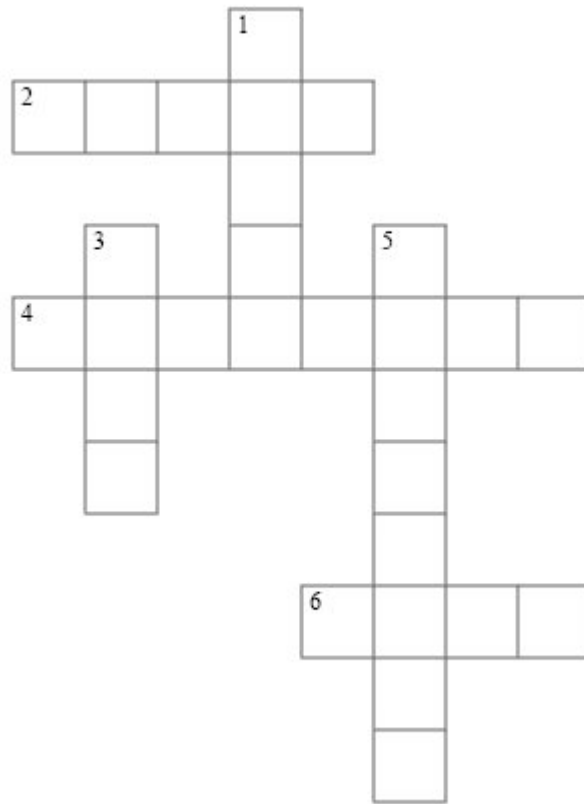


AJ's is for Middle School Students



C-Note is for High School Students

Wiggly has a puzzle for you to solve...



ACROSS

- 2 A sandy place
- 4 A high point of land
- 6 The grainy surface you walk on at the beach

DOWN

- 1 A place to swim with waves
- 3 A place to swim at a hotel
- 5 A game with a bat and ball

