



The Wiggly Wire

The Club just for kids ages 0-12!

Fall 2009

A letter from Wiggly...

The holidays are coming and Wiggly Worm would like to talk to you about creating a holiday budget.

Some of you might want to buy holiday gifts for your family or friends. You might spend your own money, or mom and dad might help you. You will need to come up with a **plan** that can help you **save** the money that you want to spend on these gifts. That plan is called a **budget**. A **budget** will help you determine how much **money** you need to buy all of the gifts that you want to give. A **budget** is easy to create and only takes a couple of steps. Here they are:

- 🍎 Decide how much money you already have.
- 🍎 Add in any money that you will receive from allowances or doing chores.
- 🍎 Decide how many gifts you will need to buy.
- 🍎 Decide how much money you would like to spend on each person. If there is left over money at the end, you can add it back into your share (savings) account!

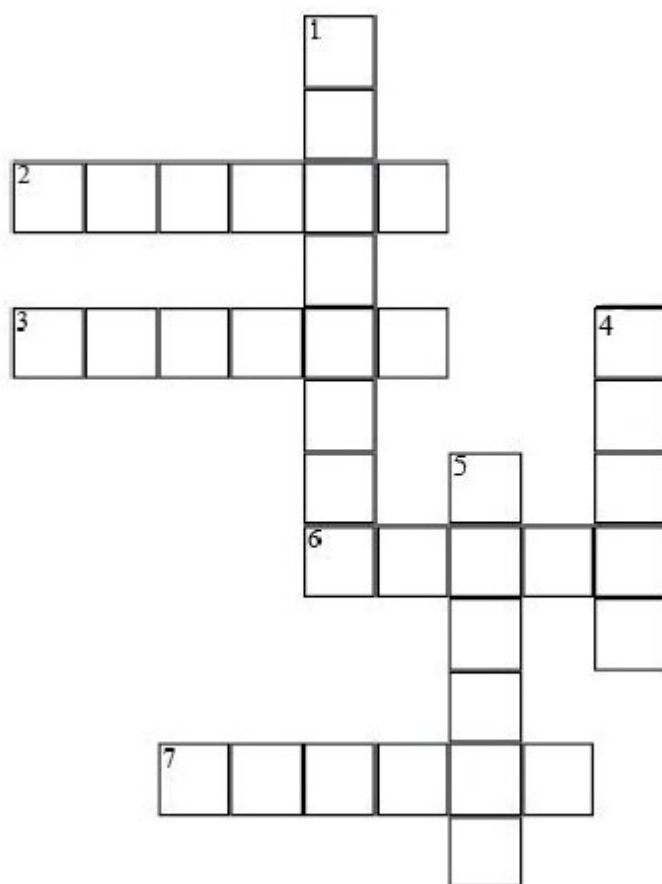
For example, you might have \$30 saved plus \$20 from your allowance. That would be \$50.

$$\begin{array}{r} \$30 \\ + \$20 \\ \hline \$50 \end{array}$$

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...



ACROSS:

- 2 What you eat for Thanksgiving Dinner
- 3 A plan for saving and spending
- 6 Another name for a savings account
- 7 The name of Keystone Federal Credit Union's worm mascot

DOWN:

- 1 Another name for gifts
- 4 What you use to purchase gifts
- 5 People who are related

