



**Keystone Federal  
Credit Union**

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THE EDUCATED CHOICE



# The Wiggly Wire

The Club just for kids ages 0-12!

Fall 2011

## A letter from Wiggly...

### Wiggly says:

Now that the new school year has begun, it is a great time to talk about money. During the summer we talked about having a spending plan and a budget. It's okay to spend your money, but there are some things you should think about first. Try to follow these simple guidelines:

1. Plan what you are going to buy before you go shopping and only bring enough money with you to pay for what you had planned on buying.
2. Keep a record of all your purchases. Every time you buy a candy bar, ice cream, clothes, or anything else with your own money, write it down in a notebook and make a spending log.
3. Look at your spending log and ask yourself:
  - a. Did I really need what I bought or did I just want it?
  - b. Do I still use what I bought?
  - c. Was it worth the money?
4. Finally, make sure you save some money in your share account for future purchases.

These simple steps will help you stretch your money as far as it can go!

Find more articles and activities at:



[www.keystonefcu.org/just\\_for\\_kids.html](http://www.keystonefcu.org/just_for_kids.html)



Click on "Googolplex" to find educational 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...

Here is a fun puzzle you can try. Each number represents a letter of the alphabet.

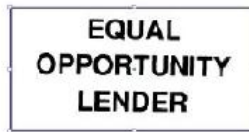
A = 1	B = 2	C = 3	D = 4	E = 5
F = 6	G = 7	H = 8	I = 9	J = 10
K = 11	L = 12	M = 13	N = 14	O = 15
P = 16	Q = 17	R = 18	S = 19	T = 20
U = 21	V = 22	W = 23	X = 24	Y = 25
Z = 26				

Change the numbers to letters to find out what Wiggly Worm has to say:

1    12 9 20 20 12 5    16 12 1 14 14 9 14 7

23 9 12 12    8 5 12 16    19 20 18 5 20 3 8

25 15 21 18    13 15 14 5 25



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