

Take the **BALANCE QUIZ!**

Scan the QR Code below to find if you're a Saver, a Spender, or somewhere in between.

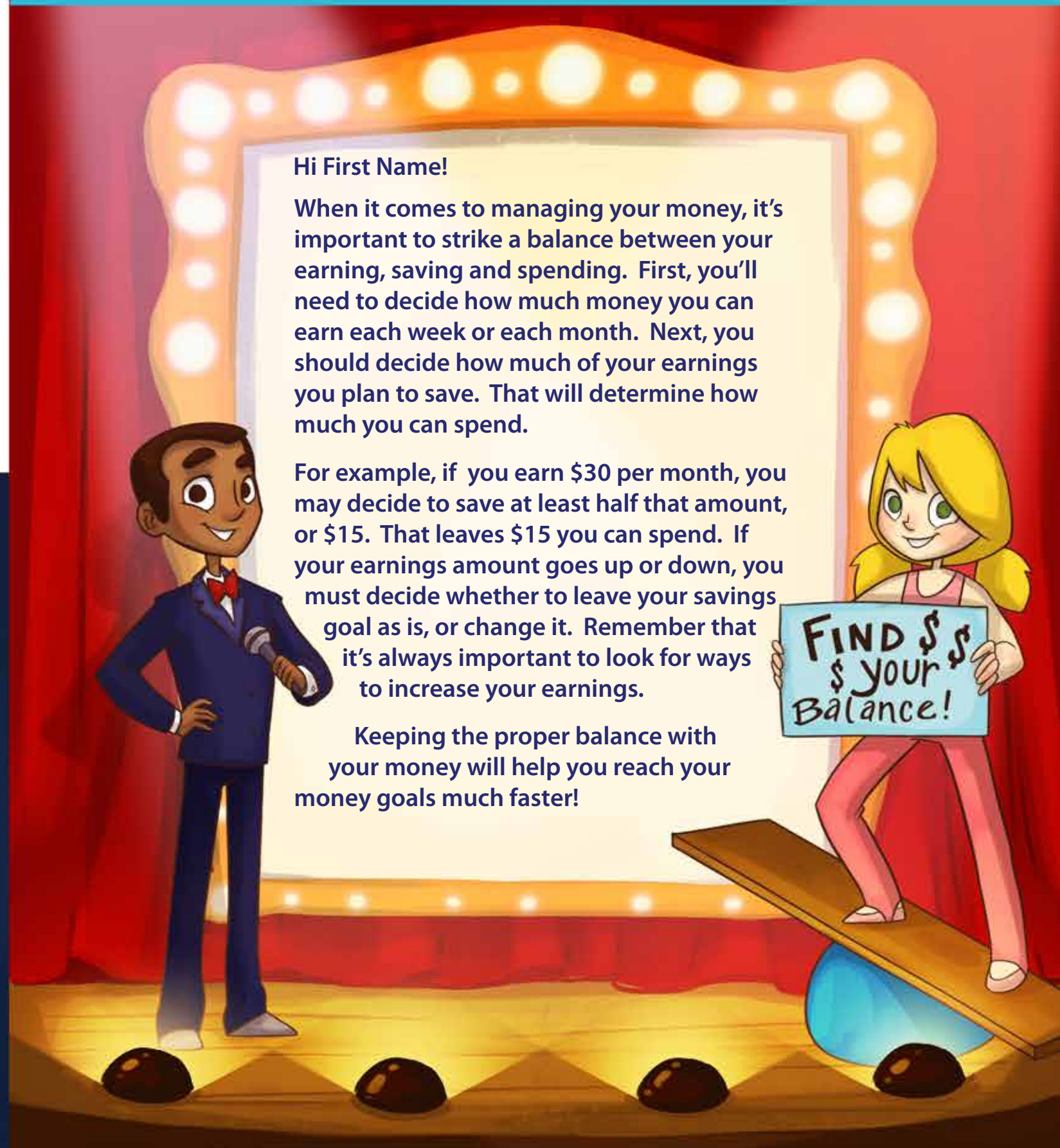
FPO

Hi First Name!

When it comes to managing your money, it's important to strike a balance between your earning, saving and spending. First, you'll need to decide how much money you can earn each week or each month. Next, you should decide how much of your earnings you plan to save. That will determine how much you can spend.

For example, if you earn \$30 per month, you may decide to save at least half that amount, or \$15. That leaves \$15 you can spend. If your earnings amount goes up or down, you must decide whether to leave your savings goal as is, or change it. Remember that it's always important to look for ways to increase your earnings.

Keeping the proper balance with your money will help you reach your money goals much faster!



BALANCING YOUR MONEY

Luis's goal is to save 50% (1/2) of all the money he earns from chores and allowances this month. Fill in the amounts he should save and spend each week to reach his goal of saving \$40 this month.

Week 1

Earnings: \$17

Savings: \$ _____

Spending: \$ _____

Week 3

Earnings: \$23

Savings: \$ _____

Spending: \$ _____

Week 2

Earnings: \$19

Savings: \$ _____

Spending: \$ _____

Week 4

Earnings: \$21

Savings: \$ _____

Spending: \$ _____

Add the savings amounts for each week to find if Luis reached his goal.

ASK PENNY!

Hi Penny!

Could you explain why it's important to balance earning, saving and spending?
Thanks!
-Erin

FPO

COINDEXTER CHALLENGE

Ask your parent or guardian to help you keep your balance of saving a specific amount each month. As a reminder, you may wish to post a BALANCE goal sheet on your refrigerator. Just list your average earnings from allowances, chores and gifts as well as the savings percentage you've decided to deposit to your savings account.

Having a plan and staying with that plan will deliver the result you're trying to achieve!

news from **Gerber FCU**

It's not always easy to save money. If you take the quiz on page 4 and find that you're a spender, it can be *really* difficult to save.

To make saving a bit easier, make it an important part of your plan to make regular deposits to your savings account at Gerber FCU. Not only will it be exciting to watch your savings grow, but it won't be a temptation to rob your piggy bank for an impulse purchase.

SECRET CODE

USE THE SECRET CODE BLOCK TO COMPLETE THE PHRASE BELOW

A	N	E	L	C	A	R	B	P	T	O
B	Z	A	U	Q	D	F	I	G	H	J
C	L	X	M	V	C	Y	E	A	N	T
1	2	3	4	5	6	7	8	9	10	

A7 B2 C1 A5 A1 C5 A2

C6 A10 B3 A6

C3 A10 C9 C7 C6