

Check out the great new tools to help you earn and save more in 2019!



IN THIS ISSUE...



CLUB SAVINGS LEADERS
Based on virtual savings account balances

- 1 adamg**
TOTAL: \$145,886.68
- 2 rockandlizzy**
TOTAL: \$103,180.38
- 3 joshuac**
TOTAL: \$85,571.72
- 4 beebop**
TOTAL: \$48,365.05
- 5 pumpkin**
TOTAL: \$20,558.88



MONEY AROUND THE WORLD
WITH LUIS LENDER

Hi, again! You've probably heard of the country of Madagascar from a popular animated film, but did you know that it's a real place? It's a huge island nation located off the southeast coast of Africa, and it's home to thousands of animal species, beaches, reefs and rainforests as well as more than 25 million people. The currencies are the Malagasy ariary and the Iraimbilanja. Check out some of the special sights you can find there!



BREAKING NEWS
BY HARRIET SCRIBBLES

Happy New Year! The start of a new year is always a good time to create new goals and replace bad habits with good ones. The new and improved Porkchop's Savings Challenge App has been updated to allow Coindexter members to establish your own personalized savings goals. Simply set the amount of money you want to save and the amount of time you plan to save and the app will help you stay on your savings course.

In addition to the exciting new Savings Challenge App, Coindexter members can also enjoy updates to Whimsley's Chore Chart App as well. Parents of club members may now add custom chores in addition to choosing from the chores featured in the app. By earning more money with the help of the Chore Chart App, club members have more to save when using the Savings Challenge App.

Knowing how to earn and save money are two of the most important lessons to learn while you're young. Start the new year with a commitment to earn and save regularly. Your savings account will be much bigger at the end of 2019 than it is today!



CREATE YOUR GOAL
HOW LONG WILL YOU SAVE?

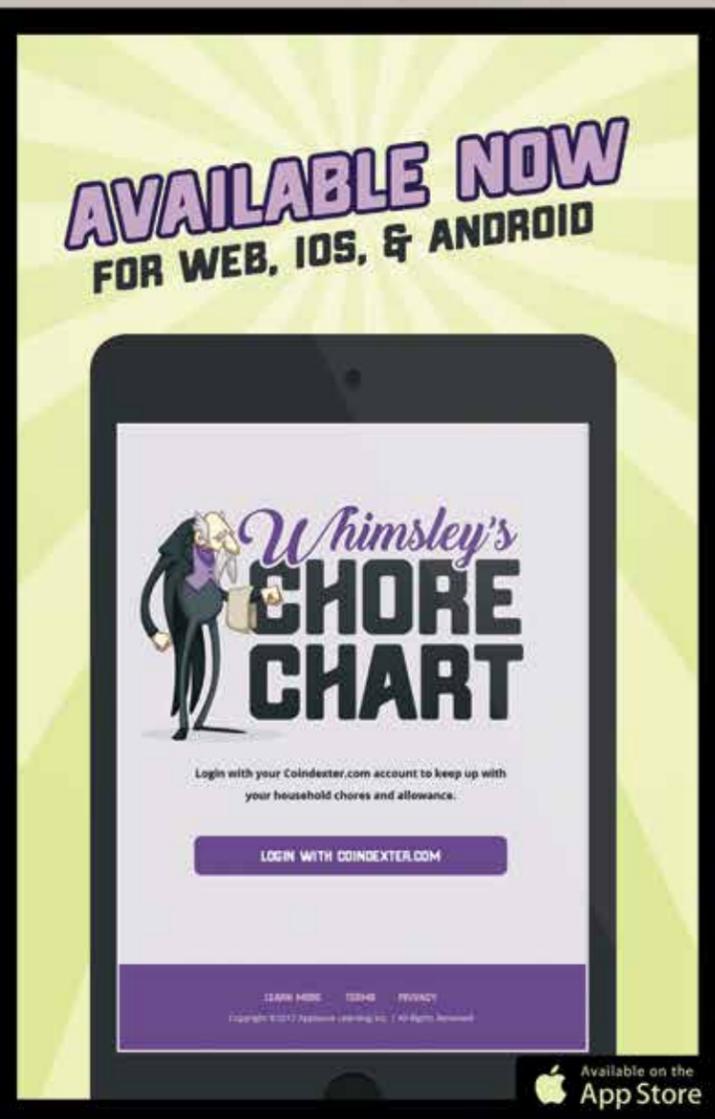
+ 10 WEEKS -

DONE!

Coindexter Club Challenge



The smartest way to get anything done is to use the best tools for the job. When it comes to earning and saving money, the best tools for Coindexter Club members are Whimsley's Chore Chart App and Pork Chop's Savings Challenge App. By using these newly improved apps, club members can earn and save smarter than ever before. Ask your parent or guardian for help to get your free apps today so you can start making progress right away!



A Message from the CREDIT UNION
with: Larry Ledgermann

When it comes to being smart about money, one of the most important questions to consider is where to keep your money. Of course, the answer is Gerber FCU!

Not only is your money safe from loss or theft, it also earns interest. That simply means that your money continues to grow around the clock.

Use the Coindexter apps to earn and save more money, and be sure to make regular deposits to your account!

SPOTLIGHT ON DOING CHORES

Whimsley's Chore Chart is now better than ever. Coindexter Club members and their parents use the Chore Chart to track chore progress, completion and payment for a variety of popular chores. The recent improvements made to the Chore Chart now allow parents to create custom chores. Now, every family can use the Chore Chart no matter how unusual the chores may be.

Doing chores is the perfect way for kids to earn an allowance or to create a consistent income stream. By earning, saving and managing a small amount of money that's earned from doing chores, kids learn valuable lessons on handling money responsibly now and into the future.



INVESTING BASICS
with: Kelli Gash

ECONOPOLIS STOCK EXCHANGE	BARN +4.01	BBLS +10.88	BLLM +18.87	CLP +19.44	GEAR +9.97	THRD +14.53
---------------------------	------------	-------------	-------------	------------	------------	-------------

Every investor uses some type of tool to help them be better informed. They may subscribe to a financial news service that provides the latest news on the stock market, or they may use special software to help them find the best stocks to buy. No matter what tools investors rely on, most would agree that it helps to use those that work and are easy to use. As a Coindexter Club member, you may not be ready for high-stakes investing, but the Chore Chart and Savings Challenge apps are tools designed for you to make the most of earning and saving money. Put them to work today!



FIND PENNY'S ANSWER AT:
ASKPENNYPARKER.COM



Hi Penny,

I'm pretty good at saving money, but I don't always make good decisions about what I'm saving for, and that sometimes causes me to waste money. Do you have any ideas that might help me be more focused?

Elise