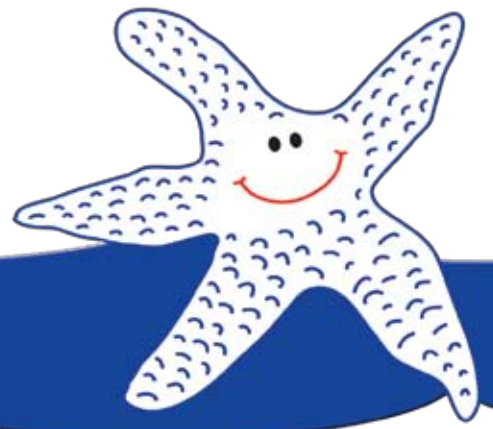


Sea Scoop



Kid's Klub Newsletter
From AllSouth

Fall '11

INCOME	
Allowance:	_____
Gifts:	_____
Jobs/Other:	_____
TOTAL INCOME:	_____
EXPENSES	
Arcade:	_____
Toys:	_____
Snacks:	_____
Movies:	_____
Video Games:	_____
Other:	_____
TOTAL EXPENSES:	_____

Learning About A Budget

A budget is a written plan that helps you figure out where your money comes from and where it goes. It will show you how much money you will earn, save, and spend. And, by making a budget, it will help you manage your money wisely. Before making your budget, you need to keep track of how much money you earn and how much you spend in a week. Carry a little notepad with you and make sure you write everything down that you spend and earn for the week. Don't forget to write down the amount you will be saving. Saving is important so you can have money for an emergency or for bigger purchases. By doing this, you will be able to see where your money is going. It will help you plan for the things you want, and the things you really don't want. It's a great way to help you save for that "big" item you wish for.

For Parents:

School is back in session and here are a few tips to help your kids with homework and study time.

- Set aside a specific time every day for them to do their homework.
- If it is test time, have them study with a friend.
- Remember to schedule short breaks.
- If they have some homework that is more difficult, try doing it first while their mind is still fresh.
- Make sure they have a quiet place to study that is free from distractions.

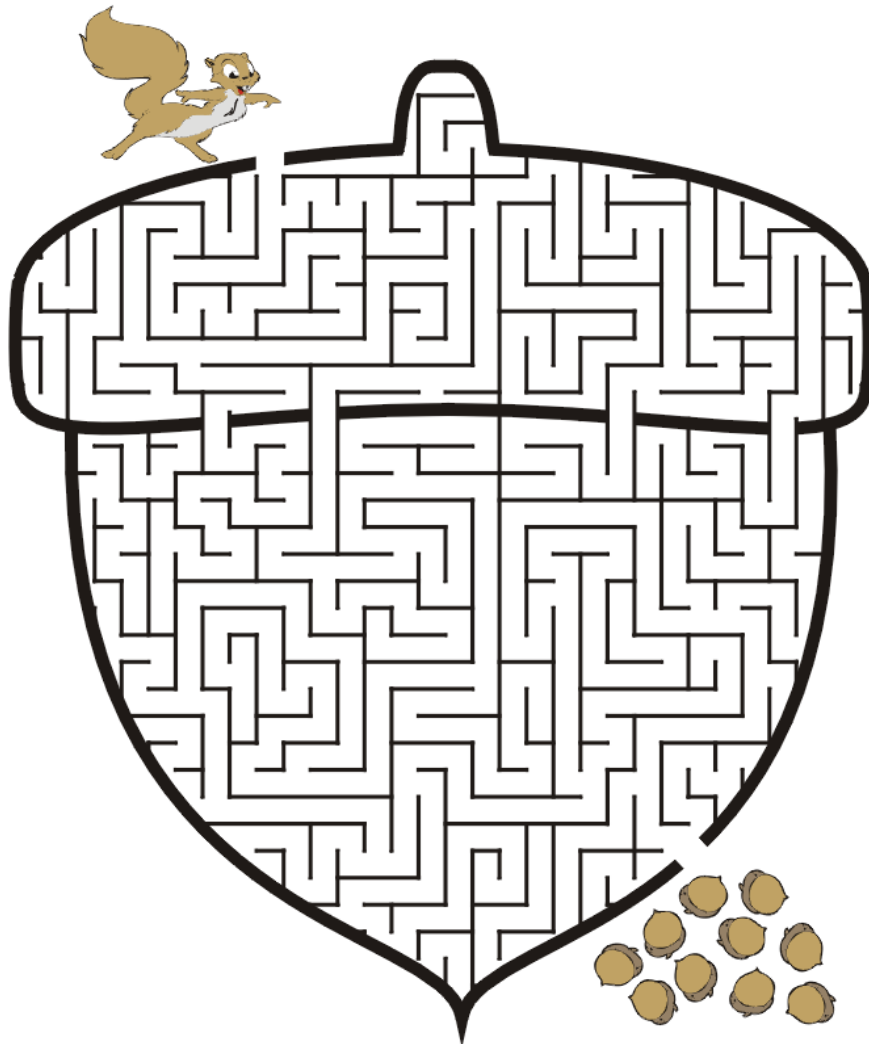
Just For Fun

Question: Why was the cookie crying?

Answer: Because its mom has been a water so long!



Help the squirrel through the maze to find its acorns.



Starfish Facts

Starfish do not have brains or blood. They also don't have eyes, but have an eyespot (an organ sensitive to light) at the tips of their arms.

Sea Scoop

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Kid's Klub Accounts: 0.40% Annual Percentage Yield. Dividends are paid on balances of \$100 or more and are based on the Credit Union's earnings at the end of the dividend period and therefore cannot be guaranteed. Rates effective September 30, 2011 & are subject to change. Please call 1-800-272-0695 for the most current rates and terms. Federally Insured by the National Credit Union Administration.