

Chatterbox

Cha-Ching

Winter 2012



Tuition  Money Your Parents Pay for You to Go to School

Scholarship  Money That Helps Your Parents Pay that Tuition

Help your Mom and Dad.

Take this newsletter home so they can read about the James E. Flynn Memorial Scholarship

Unity Catholic Federal Credit Union - the same people who help you learn about money with the Student Savers program - are offering scholarships to help your parents pay for you to go to school. They are offering **four** scholarships worth \$500 each to kids in kindergarten through 8th grade and **five** scholarships worth \$1,000 each to kids in 9th to 12th grade.

That's \$7,000 in Scholarships!

Not everyone can get one, though. You have to be a member of Unity Catholic Federal Credit Union (your mom or dad can open an account for you). Your mom or dad must fill out a Scholarship Application, which can be downloaded from the credit union website, and submit it to the credit union no later than April 1st, so give them this newsletter when you get home today!

In April, Unity Catholic FCU will hold a random drawing for scholarship winners. Take a minute and tell your parents about this great opportunity to save them money! If your mom or your dad has any questions, they can call the credit union or check out the credit union's website.



What Exactly is MONEY?

Money is...

...a way for people to agree on the value of an item or the value of work a person does. Without money, people would not be able to agree on things like how long mom or dad has to work to buy you a Wii.



Money lets...

...us plan ahead. We don't have to wait until we need something to work for it. Mom or dad can work, save the money somewhere like Unity Catholic FCU, and pay for big things like a car.

Money helps...

...us make decisions. Money we earn can be spent right away or saved for something big like an iPad. Or we can share it with people who don't have money. However you earn money, it's important how you manage it!



www.unitycatholiccu.org





You're Never Too Young to Earn Money!

First, you need to discuss with your mom or dad what you want to do with the money, how much you want to save, how much you can spend right away, and how much you will share with others. You are establishing a budget, just like mom and dad.

Never ever do anything without talking to mom or dad because you will be working with others, particularly grownups, and some ideas require handling dangerous things like a lawn mower and hot chocolate or cider.

Here are some ideas to make money:

Parent helper. This is like a baby sitter, except you watch the kids while the mom does other things.

Cleaning someone's house. You can dust, do dishes, wash windows, vacuum carpets, sweep floors, carry things to the basement, and do other simple things.

Car washing. If your parents know someone who owns a small business, maybe that person will let you and your friends use their parking lot and a water hose. You could also wash neighbors' cars in your driveway or theirs. Sell cider while they wait.

Lemonade or hot chocolate stand. This works best if you live on a street with a lot of traffic and parking along the curb or in a driveway. Tell mom first!!



Animal caretaker and sitter. You can walk dogs, feed them, brush them, and play with them while their owners do other things.

Baby sitter. Everyone knows what a baby sitter is.

Vacation helper. While neighbors are away, you can water plants, take the newspapers and mail to a specific spot in your house until they get home, walk around the house each day to make sure everything is okay.

Mow the lawn, rake leaves, or shovel snow. Some people are too busy or too old to mow their lawn, to rake leaves, or to shovel snow. You can also cut down weeds, plant flowers, or cut down flower stalks after the flowers are gone. Ask around in your neighborhood and see if anyone can use your help.

You are Never Too Young to Save Money.

Unity Catholic FCU helps you save money. Each week, someone from the credit union visits your school so you can make a deposit into your credit union account.

Why should you save money?

One reason is to save up enough money to buy something big like an iPad. It's always a good idea to save money to buy the things you want.

Another reason to save is in case you need money for something you don't expect. Mom and dad do that in case something in the house breaks or someone gets sick.

Start Saving Today!

Following is the schedule of visits for the Student Savers program. See when a credit union representative will be at your school and you can start saving!

Day	School	Time
Monday	St. Charles Borromeo	8:00 a.m.
	Lakewood Catholic Academy	7:50 a.m.
Tuesday	St. Ambrose	7:15 a.m.
	St. Bridget	8:15 a.m.
	St. Mary – Wooster	8:30 a.m.
Wednesday	St. Angela Merici	7:30 a.m.
	St. Thomas More	7:55 a.m.
Thursday	St. Leo the Great	7:30 a.m.
	West Park Catholic Academy	7:50 a.m.
	St. Francis Xavier	Starting 1/12/2012
Friday	Sts. Joseph & John	7:15 a.m.
	Incarnate Word Academy	8:00 a.m.
	St. Anthony of Padua	8:25 a.m.



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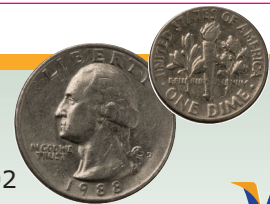
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