

the Early Bird Savings Club



Quarterly Newsletter for
Kids 12 and under



www.colorado.org

Start Earning & Saving Money!

School's out, so it's a good time to earn a little spending money. After all, you don't have to worry about homework, so you can use some of your extra time to earn some cash!

How to Earn

You're not old enough to get a job, but you **are** old enough to do some extra chores. First, ask your parents if they will pay you—and make sure you have their permission before you do anything. Here are some ideas of extra chores:

1. Help clean the house.
2. Help cook dinner.
3. Help pull weeds outside, especially gardens.
4. Clean up after your pets or your neighbors' pets.

How to Save

Once you've earned your money, save some of it. Here are two ideas to help you save:

1. Take the money you earned and divide it in half—half for spending and half for saving.

(If you're saving for something that costs a lot, then you might want to save more than half.) Put the half that is for saving in your credit union account.

2. When you get change after you pay for something, put the change in your credit union account.

Save it in a special place at home until someone can take you to the credit union.



Summer Savings

Write how much you save each month. Add the amounts to see the total that you saved!

Month	Amount Saved
June	_____
July	_____
August	_____
Total	_____

Shopping Time...

Help Your Parents Save Money!

Your parents have to shop for a lot of things for you, for themselves, and for the house. How can you help them save money when they shop? Here are a few ideas:

Cut coupons out of the paper. The weekend paper usually has many different coupons. Ask your parents which coupons they want, and then cut them out.

Don't ask your parents to buy food that you really don't need. Save some snacks (such as chips or soda pop) for a special treat.

Ask your parents to buy some store brands instead of the famous brands. Often the foods taste the same!



Fun Days to Celebrate!

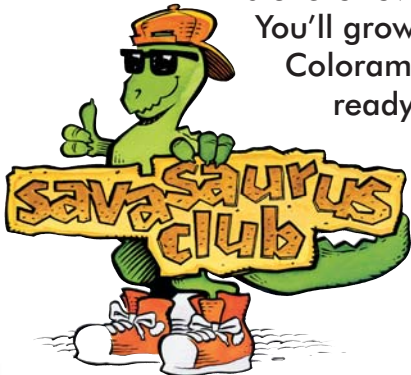
You already know that people in the United States celebrate **Independence Day** on **July 4** every year—but did you know about these other fun days?

June 14 is **Flag Day**, a day to honor America and the flag.

July 18 is **National Ice Cream Day**, to promote America's favorite dessert, ice cream, on Sundae Sunday.

August 1 is **Respect for Parents Day**, a day set aside to think of positive things parents give to society. Tell your parents, "Thank you!" for all that they do for you!

Don't forget about Coloramo's Savasaurus Club. Every time you make a deposit of \$5 or more, you can pick a prize from the Treasure Chest! Plus, you get a sticker every time you come in. We love to see our Coloramo kids. You'll grow up and need a checking account someday, or a car loan. Coloramo can help you with these and much more when you are ready!



Check out the new website content just for you! Go to www.coloramo.org and click on Savings/Checking, then Kids and then Early Bird Savings Club for activities and games!