

# Tips To Become A Millionaire

Use the key to discover these simple tips for becoming a millionaire. Each number represents a letter .

KEY		
Z	1	
L	23	
H	3	
A	4	
K	5	
Q	6	
S	7	
9 S ₩ C	8	
C	9	
Y	10	
J	11	
I	12	
В	13	
D	14	
Т	15	
R	16	
U	17	
P	18	
0	19	
X	20 21	
M		
F	22	
N	22 23 24	
V	24	
E	25	
E G	26	



- Think about future goals often so you don't dip into your savings.
  - .8. Save at least 10% of earnings.
- Start saving now over time, you'll earn interest on top of interest.

#### Crack the **REDIT UNION CODE** Crack the code to discover three great reasons to save money at the credit union! Μ D Ν 0 P QR S U VW С GH 5 3 6 7 2 24 16 19 14 9 12 11 26 21 17 23 22 13 10 20 20 14 21 25 8 12 5 25 10 26 12 8 7 14 5 25 20 4 14 12 26 24 25 2 8 11 24 6 5 20 14 21 12 8 2 2 14 21 5 26 21 5 6 14 5 26 24 25 2 12 25 1 6 26 19 25 25 13 11 20 14 21 12 7 14 5 25 20 11 8 4 25 3. 20 14 21 23 6 3 3 24 8 17 25 7 14 5 25 20 11 25 26 8 11 6 1 25 4 14 12 20 14 21 12 4 21 26 21 12 25



You earn extra money for the cash in your account. The credit union keeps your money safe. You will have money set aside for your future.

ANSWERS

#### Credit Union Mad Lib

Find a partner and ask him or her for different words to fill in the blank spaces and finish the story. Fill in all the spaces before you read anything out loud. Be creative and you'll end up with a hilarious story!

Not too long ago in	a city nearby	, there was a	little
boy named .	hou's asma	- who loved to	spend money.
He bought everything he c	could get his _	hody part 0	n, from
to	to		could
plural noun plural nu	oun	plural noun sar	ne boy's name
plural noun plural no never get enough	tive stuff. (	One day, he sav	va
	that he	really wanted,	but his
adjective noun			
adjective color	wallet was	s empty. He wa	s so angry that
he and p	and	d threw a tanti	rum for
past tense verb p	ast tense verb		
minutes. His	kind of relative	told him that	t if he stopped
spending his money and sta	arted depositi	ng it, he would	eventually have
enough to buy	things.		
		and decided the	is was such a
same boy's name		and decided th	
good idea that he	verb all the	e way to the Cr	redit Union.
Every time he earne			
to the Credit Union to mal			
his money growing in his a	ccount that h	ne left it in his	savings account
and decided to play	t or game	s free time inst	ead of always
buying new things.			

After he learned to save, \_\_\_\_\_\_ lived \_\_\_\_\_\_ adverb ever after.

The End

## "C" How Many Words "U" Can Make

When you put money in your credit union savings account, you make every penny count. That's because we pay you dividends for keeping money in your account. The more you save and the longer you save, the harder your money works for you. We look forward to helping you reach your savings goals.

The phrase "credit union" is sometimes shortened to CU. See how many words beginning with the letters CU you can make by filling in the missing letters.

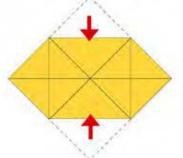
Good luck!

	d luck!
	1. Type of pitch a baseball player might throw.
	CU
	2. Coil or ringlet in your hair.
	CU
	3. Ice squares.
	CU
	4. Fabric that covers your windows.
	CU
	5. Green vegetable.
	CU
	6. Sweet treat covered with frosting.
	CU
	7. Baby grizzly.
IT COBB	CU
10° COLLARD 6° CODID	8. "Chirpy" clock.
8° CACKOO	CU
2' COB e CODCVKE	9. Winged boy with bow and arrow for Valentine's Day.
2' COCOMBER	CU
4' COBLAIN 3' COBES	10. Treat that's kind of like pudding.
5° COBT	11. Cement piece between the street and your yard.
I' COBAEBVIT VN2MEB2:	
and the second s	CU

### MAKE YOUR OWN

How to fold your fortune teller:

- 1. Cut along the dotted line.
- Make sure the picture side is down.
- Fold in the 4 corners so each triangle corner touches the center.



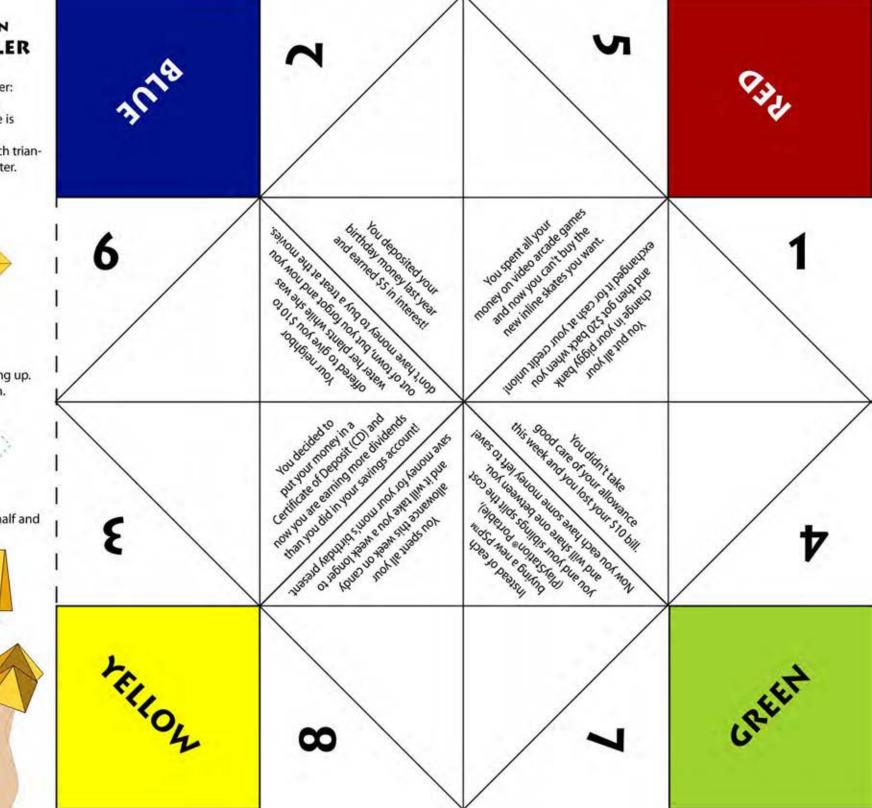
4. Flip it so the picture is facing up.5. Fold in the 4 corners again.



 Fold the fortune teller in half and in half again.



7. Slide thumb and pointer fingers under the flaps and push up to make a pyramid.



# How Much Money Did I Seve

I've been saving all the change in my piggy bank, and now I'm ready to deposit the money I saved in my savings account at the credit union.

But first I need to know how much I've saved! Can you help me count my coins?

Now I can take my savings to the credit union. When your piggy bank is full, be sure to deposit your savings into your savings account at the credit union, too!

nickels = \$

pennies = \$\_\_\_\_

1 hanos

\_ quarters = \$\_\_\_\_\_

dimes =

ANSWER KEY: 15 quarters = \$3.75; 18 dimes = \$1.80; 12 nickels = \$0.60; 10 pennies = \$0.10. I've saved \$6.25!

I've saved \$ !

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562	\$5%6348
Financial Scra	mbla
	989565123
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2. vaes	
3. epdsn	
4. ssganvi tcnauoc	
56225. kgchceni ccnuoat	D排 634-8
6. oemny	Learning how to handle money is an important skill.
7. vtisne	Learning how to handle money is an important skill. The earlier you learn, the easier it will be. Here are 20 words that have to do with money
8. cewlaolna	and credit unions. Unscramble the letters to figure out what the words are. If you don't know
9. gubedt	what a word means, ask your parents or anyone at the credit union to explain it to you.
10. dcerti nnoiu	Good luck!
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203970 13. mcoine	- 40 0070
14. pliricnap	
7825 <sup>33</sup> 2 15. remmbe 16. rcycruen	-6998956512
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10767	
	L deposit





Find a friend and ask him or her for words to fill in the spaces according to the description. Fill in all the spaces before you read it aloud. Use your imagination to create a silly story!



your leacher		
partner's-name	hasand is unable to come to school. Please excuse	
	_from school for the nextdays.	
partner's name	_had a birthday party yesterday and receivedas a gift.	2
Since	would like to start saving for a new, I suggeste	ed
depositing the mo	oney in a/anaccount at the credit union. Instead,	
	_spent all the money on andflavor type of candy type of food	red
ice cream.		
Soon after, I notice junk food at once!	edwas sick and realizedate all of t partner's name	he
junk food at once!	1	
junk food at once! Next time, I hope _	willto the credit union to deposit bi	
junk food at once! Next time, I hope _	willto the credit union to deposit bi	irthda
junk food at once! Next time, I hope _ money	willto the credit union to deposit bi partner's name action verb is very sad about missing the field trip to s namecool place you want to go	irthda
junk food at once! Next time, I hope _ money today, especially s	willto the credit union to deposit bi   partner's name   is very sad about missing the field trip to   is very sad about missing the field trip to   s name cool place you want to go    sinceandwill be chape   tavorite movie star	irthda
junk food at once! Next time, I hope _ money	willto the credit union to deposit bi   partner's name  action verb   is very sad about missing the field trip to cool place you want to go    s-name  cool place you want to go    since and will be chape    favorite movie star  favorite cartoon character	irthda
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#### How Much Do You Know About

#### Complete this fun activity to test your knowledge of money and financial terms!

Directions:

- 1. Read the clues.
- 2. Write your answers in the spaces provided
- 3. Use the letters in the circles to solve the riddle! Simply copy the letters in the order they appear in the questions.

One guarter + five dimes + four nickels + pennies = \$1.

- When you put money in your credit union account, you are making a \_\_\_\_O\_\_\_\_.
- President \_\_\_\_\_'s face is on the \$5 bill.
- A \_\_\_\_ is money you owe to someone as a result of borrowing.
- A \_\_\_\_\_Card lets adults borrow money—but they must pay it back!
- Credit unions are owned by their \_\_\_\_\_.
- **7** A \_\_\_\_\_Ois a plan for how much money you will spend and save.
- Your credit union pays you a \_O\_\_\_\_O\_ on your savings account.
- When you take money out of your credit union account, you are making a \_\_\_0\_\_0\_\_0

Illegal fake money is called \_\_\_\_\_\_.

3. credit

d. debt

#### Riddle: What is the quickest way to double your money?

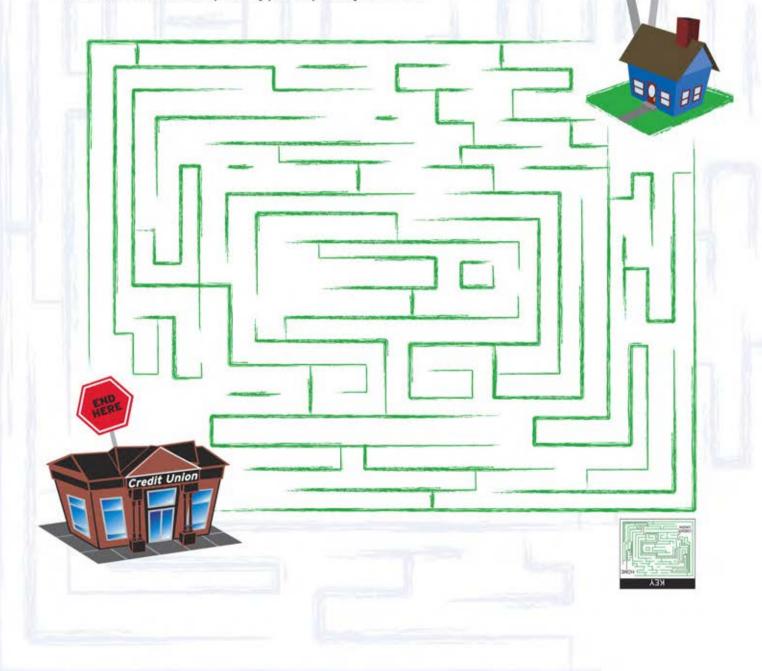
#### Do you know where to go if you want to start saving your money?

FIND YOUR WAY TO THE CREDIT UNION

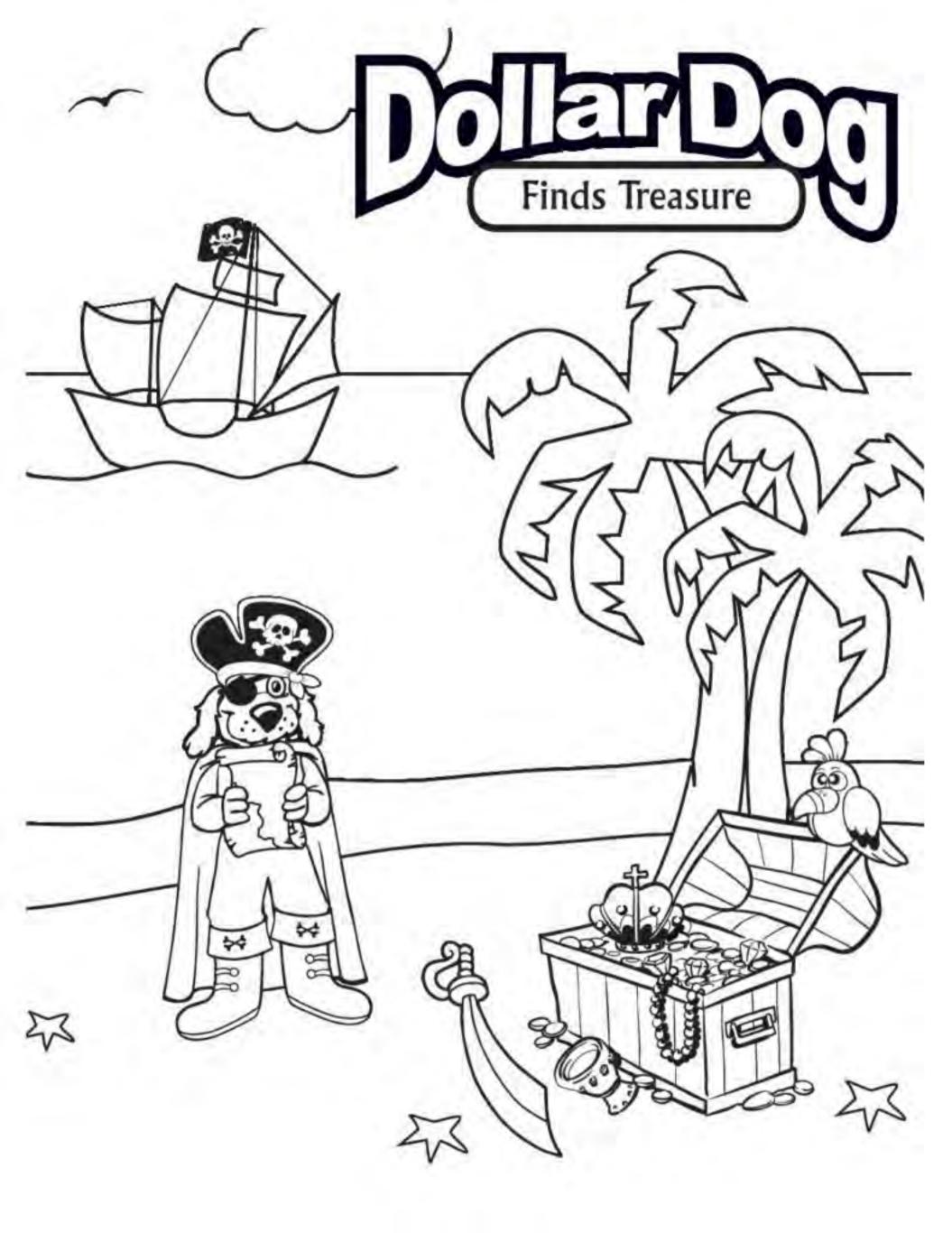
WATCH OUT FOR DEAD ENDSI

> START HERE

A credit union is a place where you can deposit money, which means put it into your account to save it. You can also withdraw money, which means take it out of your account to buy something. Your credit union is never far away. Travel from your home to the credit union by making your way through the maze.







# Matchup

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Sometimes money can seem confusing, but you may know more about money than you think. Try matching up the financial terms on the left with the correct definition on the right.

1. credit union

2. debit card

3. credit card

4. check

5. budget

6. loan

7. debt

8. interest

9. withdraw

10. deposit

8 (01

a. An amount of money you owe to someone else.

- b. To take money out of your credit union account.
- c. A written promise to pay someone a specified amount of money.
- d. A plan for how much you will spend and how much you will save.
- A card that allows you to take money directly from your checking account.
- A place to manage your money and keep it safe.
- g. To put money in your credit union account.
- h. A card that allows you to borrow money.

 A legal agreement to borrow money from your credit union and pay it back over time.

j. The charge for borrowing money.

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