



Scottie Saver Chronicle

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Easy Tips for Saving

Some people are very good at saving money. But many people are not good savers—they're excellent spenders. This can lead to money problems, such as not being able to pay back the money they borrowed. Now's the time to learn how to save money. It will help you get the things you want now, and throughout your life! It's not that hard—if you make it a habit. When you follow these savings tips, you'll always have cash in hand and be in control.

Tip one: Decide what you want to save for. First decide what you want to save for. It might be something for your pet, a video game, or a birthday present for your friend. Things like that don't cost much money and take only a few weeks or a month to save for. They're called short-term savings goals.

Write down your short-term savings goals. Things that cost more money take longer to save up for. A new bike, the next version of Play Station, or your portion of travel expenses for a class trip are medium-term saving goals. Write down your medium-term savings goals. Major things, such as a car when you're a licensed driver or your college education, require larger amounts of money. You aren't thinking about them now, but you can start saving now. It will take much longer to save for those expensive things. These are your long-term savings goals. Write down one or two long-term savings goals.

Tip two: Find three different places to save. To start your savings habit, create three different places to keep your savings. That way, you'll be able to see progress toward each of your goals.
-Short-term savings: a piggy bank;
-Medium-term savings: a special jar;
-Long-term savings: your TIC Federal Credit Union savings account.

Money you save for long-term belongs in a credit union, where it will earn more money, called interest, for you. Make saving fun by reminding yourself of your reward. Decorate your piggy bank with pictures of the things you're saving for. Tape a picture of the bicycle you want to your medium-term savings jar.

Tip three: Build your savings habit. Put your long-term savings in your credit union account. Once you've decided what you want to save for, and created different places to save it, the next step is to build your savings habit! Start with coins—quarters, dimes, and nickels add up quickly! One way to make this easy is to set aside a coin for every video game you play, or every piece of candy you eat. You'll be amazed at how much money you save! Then, do the same thing with dollars—they add up faster! Save every day, or every time you get your hands on some money. Before you know it, you'll have enough saved to buy the things you're dreaming about.

Letter Shaped Mazes

Help the hungry animals find the fruit.



Summer Safety Quiz

1. What does SPF stand for?
 - a) Standard Protection Factor
 - b) Safe Protection Factor
 - c) Sun Protection Factor
 - d) Sun Performance Factor
2. You won't burn if you are outside all day during the summer and...
 - a) sitting in the shade
 - b) wear a hat, long pants and a long sleeve shirt
 - c) it is cloudy
 - d) none of the above
3. To avoid food poisoning at a picnic or barbecue, you should...
 - a) wash your hands frequently with clean water, especially before eating or handling food
 - b) not eat food that has been left out for more than 3 hours
 - c) eat foods that are undercooked
 - d) both a and b
4. Which can help you avoid a sunburn?
 - a) playing outside between 10am and 1pm
 - b) using a sunscreen with an SPF of less than 15
 - c) only playing outside when it is cloudy
 - d) none of the above
5. Which of the following infections are more common in the summer?
 - a) Lyme Disease
 - b) Croup
 - c) SARS
 - d) Influenza (flu)



Answers:
 1. Sun Protection Factor
 2. None of the above
 3. Wash hands frequently with clean water especially before eating or handling food
 4. None of the above
 5. Lyme disease

Coloring Fun!



Just For Laughs

Q: Why were the early days of history called the dark ages?

Because there were no stars in the sky.

Would you like to send a story, poem or picture to the Scottie Saver Chronicle? Be sure that it is your own creation and that you haven't seen or heard it somewhere else. artwork should be on white paper without lines and can be in color or black and white. Include your name, age and member number. We will print poems, stories and pictures from our readers. Please mail to:

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