

For the kids at School Employees
Credit Union of Washington



OPERATION: M3



SPRING 2011

Fine-Tune Your Super Saving Powers

HOW TO TURN A WISH INTO A GOAL (BY MAKING A PLAN)

Many wishes cost money. You may wish you had a new bike or a cool new video game. Here's the good news: your wishes can come true with a little bit of planning and saving.

When you think about it, wishes are like goals—you know, things you want to do. The best way to reach a goal is to make a plan and stick to it. It's easy. **Try this:**

1.

Write down your Goal
(example: you wish you had a new bike that costs \$150).

Your Goal: \$ _____

2.

Write down how much money you can save each week.

Weekly Savings: \$ _____

3.

Divide your "Goal" by your "Weekly Savings." This will tell you how many weeks it will take to save and reach your goal. If you want to reach your goal sooner, save more money each week.

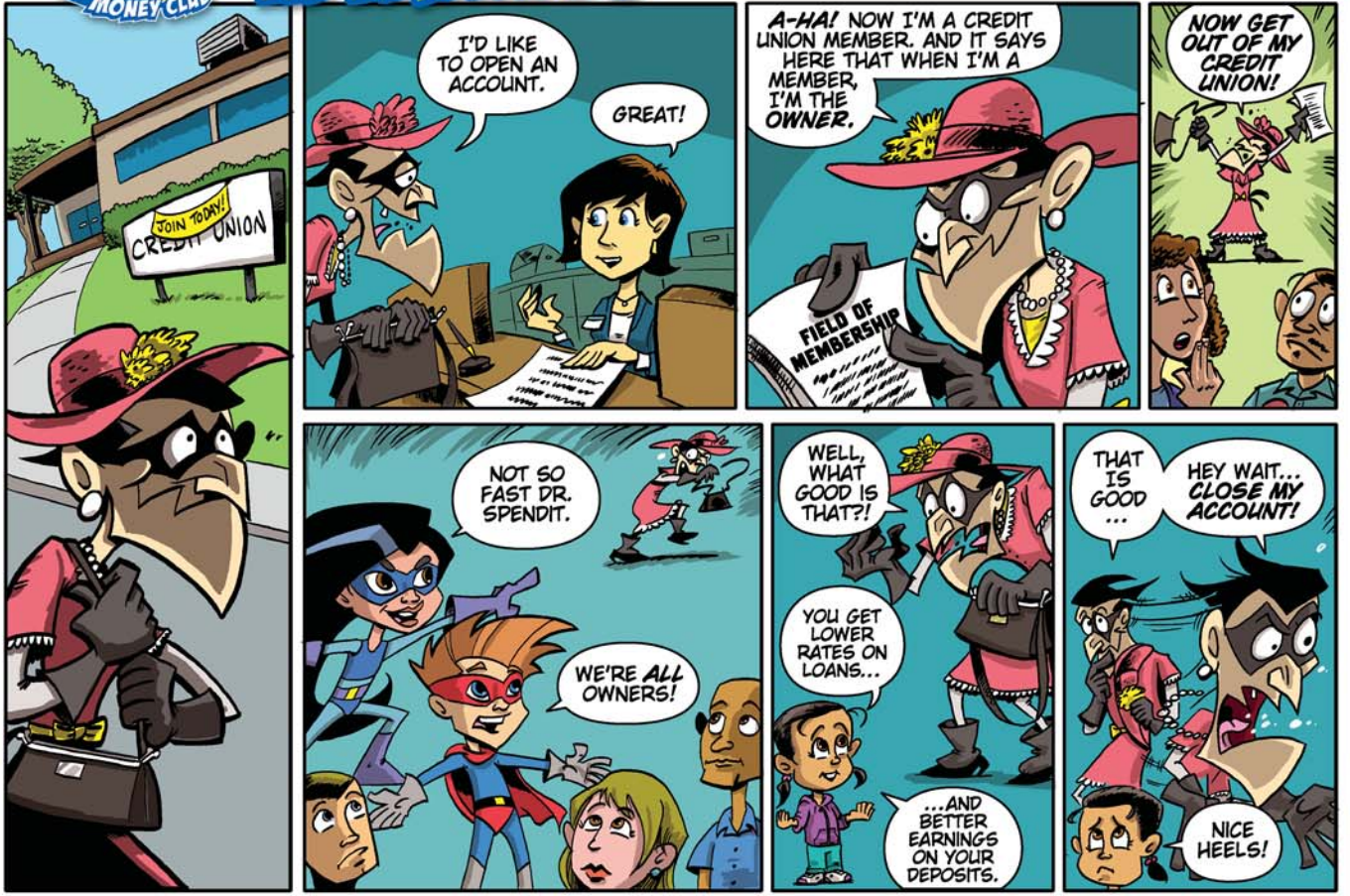
Here's an Example:

Goal	Weekly Savings	# of Weeks
\$150	÷ \$10	= 15

In this example, we'll have enough money to buy a bike in 15 weeks.

And what's the best way to save your money? By depositing it into your credit union M3 Savings Account. Not only will you save your money safely, but you'll earn more money.

MISSION ACCOMPLISHED: YOUR WISHES WILL COME TRUE!



Dr. Spendit's Borrowing Barometer



Take this quiz and find out if you borrow too much money:

1. You're walking down the hallway of your school. You:
 - A. Say "hi" to all your friends.
 - B. Hide from everyone you owe money to.
2. Your little brother says he wants to talk to you. He says:
 - A. "Let's play Xbox!"
 - B. "I'm taking your treehouse to pay your debt."
3. You ask your parents if you can be on a new reality TV show. It's called:
 - A. Saving Stars
 - B. America's Extreme Borrowers

SCHOOL **EMPLOYEES**
CREDIT UNION
OF WASHINGTON

www.secuwa.org
1-888-628-4010



If you answered "B" to any of these questions, you probably borrow too much money. (maybe you should read page one again)