

STAR

Astera
CREDIT UNION

Saver

Summer 2020

How to Create a VISUAL BUDGET

What type of kid are you? Do you run to the store to find a new toy as soon as you receive money (a spender), or do you hang onto your cash until you've thought about how you want to spend it or whether you need to save more of it (a saver)? Whether you're a spender or a saver, we've got a fun way for you to learn or relearn how to budget your money like a pro!

GETTING STARTED:

- ★ Create three separate banks (you could use boxes, containers, jars, or good old-fashioned piggy banks).
- ★ Label the first bank Save, the second bank Spend, and the third bank Share.
- ★ Each time you receive money, split it evenly between all three jars.



NOW, HERE'S THE TRICK! You can only use the money in the Spend bank to buy new toys or candy. The money in the Save bank will be saved until you have enough to buy something bigger, like a new bike. And the money in the Share bank will be used to help someone in need or to buy gifts for friends and family. Pretty soon, you'll see just how fun and easy it can be to save, spend and share your money!



THINK TANK: *A Tale of Two Savers*

Like many twins, Molly and Lucy were the same in many ways. In fact, they both wanted the same shiny new bike they'd seen at the store. And since their parents had agreed to pay for half of each girl's bike, Molly and Lucy only had to save \$38.00 in order to buy one of those pretty bikes! As alike as they were, Molly and Lucy were very different when it came to money.

WHICH TWIN WILL REACH HER SAVINGS GOAL?

MOLLY has a Star Saver account here at Astera Credit Union. Every week, she sets aside part of her allowance and deposits it into her account. That way, she's never tempted to spend it!

LUCY keeps her money in a special box on her dresser. When she wants to buy a new book, game or piece of candy, she knows exactly where to find some cash!

MOLLY tries to find extra chores to do around the house in order to earn some extra money. And, even though she spends a little bit of it every once in a while, she saves the rest in her credit union account.

LUCY sold her old dollhouse in her family's garage sale, and then used the money to buy a new set of Legos.

WHAT DO YOU THINK?

- ★ Will Molly or Lucy reach her savings goal first? Why?
- ★ Are you saving for something special?
- ★ Do you think your savings plan should look like Molly's or Lucy's?

A SWEET SUMMER TREAT



Root Beer Float-sicles

INGREDIENTS:

- ★ 18 3-ounce paper cups
- ★ 1 gallon vanilla ice cream
- ★ Root beer, orange soda, or other soda of choice
- ★ 18 popsicle sticks

INSTRUCTIONS:

1. With scissors, make a small snip down the side of each paper cup (this will make it easier to peel the cup off the popsicle once frozen).
2. Fill bottom 1/3 of each cup with ice cream. Then pour soda over ice cream until each cup is 2/3 full.
3. Place cups on tray and freeze for two hours or until soda is nearly frozen.
4. Top each cup off with another layer of ice cream and insert popsicle sticks into center of each cup.
5. Freeze until completely frozen.
6. Peel paper cup off and enjoy!

A TRIP TO THE BEACH

A fun fill-in-the-blanks story!



Summer trips to the beach are so _____! On my family's last trip,

(adjective)

_____ and I explored the rock pools and the _____.

(name)

(plural noun)

We saw a _____ starfish, a _____ sea anemone, and

(adjective)

(adjective)

_____ crabs. We had a ton of fun until I was

(number)

(adjective)

bitten on the _____ by a _____! After we finished

(body part)

(sea creature)

exploring, we sat on the _____ to eat our lunch. Inside our

(noun)

_____ picnic basket, we found that my mom had packed our

(adjective)

favorite _____, a _____, and lots of

(food)

(adjective)

(fruit)

_____. It was a _____ lunch! When we finished eating,

(dessert)

(adjective)

we decided to _____, which turned out to be a big mistake because

(verb)

it started pouring down _____. We packed up our _____

(liquid)

(plural noun)

and ran to the car. As we piled in, we couldn't stop laughing and

_____. We were all _____ and wet, but it had been

(-ing verb)

(adjective)

a _____ day at the beach!

(adjective)

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