



PTOFCU Kids Newsletter

WINTER 2008 ISSUE "Money Smarts from the Start"

Saving Money



Do you find yourself spending every cent you get and never saving any money? Saving money is important. Here's why:

1. Emergencies. You forgot to put your skateboard away last night and it was stolen. Your parents refuse to buy you a new one because it was your responsibility to bring it in. If you don't have any money saved, you'll be sitting at home next Saturday when your friends are at the skate park.

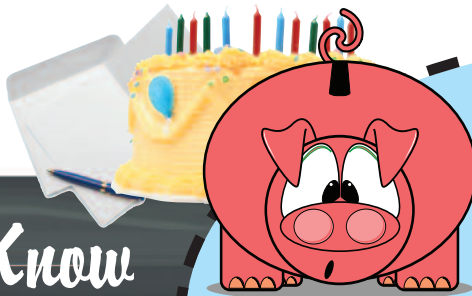
2. Current Expenses. Need money for new clothes, CDs or movie tickets? If you've set aside some savings, these expenses will be easy to pay for.

3. Future Purchases. Prepare today for future major expenses like buying a car and paying for college.

4. Investing. Before buying stocks or bonds, you need to make sure you have items 1-3 covered. Once you've taken care of the basics, you're ready to really put your money to work.

Don't Stop Now!

When you turn 13, you're eligible to move up and become a member of our teen account – Morgan's Innovators. Stop by to ask us how to join!



Good Things\$ to Know

Ben Says...

Put your savings plan in writing. Keep track of how much money you earn every month and how much money you spend. Divide the money into spending categories and figure out ways that you can cut back.

Presidential Coins for Good Grades

The United States Mint is issuing a series of \$1 coins honoring former presidents. These coins will make great collector's items. The first one was introduced in February and was a George Washington coin. Four coins will be issued each year until at least 2016.

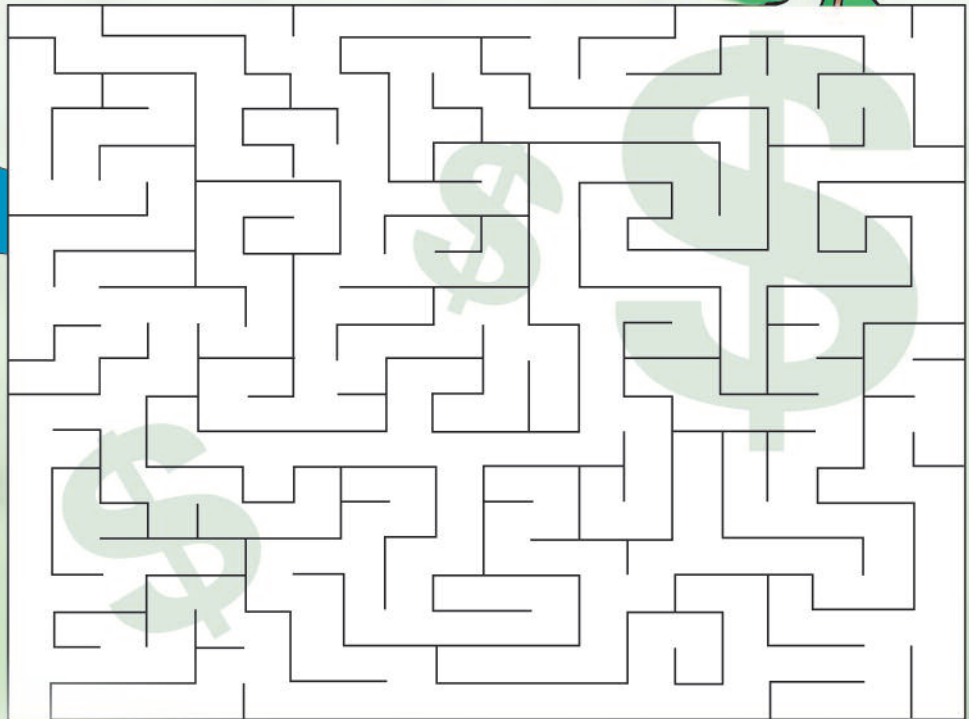
Ben would like to help you get started on your coin collection. Get an "A" on your report card and have your mom or dad bring it to the credit union during the month of November and receive a George Washington coin and coin holder. More coins will be coming, so keep making good grades.

Congratulations to **Zachary Robinson**, age 5; **Allison Robinson**, 9; **Tyrae Turner**, 9; and **Alexandra Williams**, 12, for earning A's on their last report card. Each will receive a presidential coin.



Ben's Credit Union Maze

Follow the **maze** from your house to **PTOFCU**



designed & printed by visions, ink. 272443 12/07



Patent and Trademark Office Federal Credit Union
SERVICE IS OUR TRADEMARK!
501 Dulany Street, 1st Floor, Alexandria, VA 22314
Phone: 571.272.0350 • Fax: 571.273.0190
www.ptofcu.org

