

Savings Sleuth: April 22 - 27



Springtime is here with fresh flowers, more sunlight, and outdoor activities galore!

It also means Velocity's Annual Youth Savings Challenge is here! Visit a Velocity Branch during the week of **April 22 - 27** to help us celebrate National Credit Union Youth Week.

the **rising stars**

This year's theme is "Savings Sleuth" and Velocity wants to help you "detect" ways to grow your savings account and learn successful money practices.

Velocity**teens**

Deposit your money during Velocity's Youth Week at your local Velocity branch and you'll be entered to win some snazzy new prizes!

When you visit a branch, make sure you register to win. The prizes are no mystery!



You can win one of two

IPOD Nanos.

Plus, if you make a deposit of over \$300 – you can register to win an iPad Mini.



Velocity Super Savers! Kids helping Kids...

Spending, saving and giving are all part of being financially fit. To help our super savers give back to those in need in our community, Velocity will donate \$5 for each \$1,000 deposited during the Youth Savings Challenge week to the Austin Children's Shelter.

The Austin Children's Shelter continues to protect and heal children, young adults and families in need since 1984. For more information about ACS, and how you can help, please visit www.austinchildrenshelter.org. Make sure to ask your parents for permission to visit the site.



Make the Grade and Catch a Flick on us.

We here at Velocity know it can be a challenge to balance friends, school, activities and good grades.



We encourage our Youth Club members to do their best in everything they do, and want to reward our Youth Club members' efforts.

So.... if your report card shows that you made **straight As**, bring in that stellar report card to any Velocity branch at the end of the semester. We'll give you a pass to a local movie theatre. Enjoy a show on us!

Do You Know these Historical Money Facts?



Cattle are probably the oldest of all forms of money. Cattle as currency dates back to 9000 B.C.

Before the days of paper money, Americans traded animal skins, including deer and elk bucks, for goods and services. Hence, the words "buck" to describe money.

Martha Washington is the only woman whose portrait has appeared on a U.S. currency note.

A piece of currency can be folded forward and back 4,000 times before it will tear.

A quarter has 119 grooves around the edge, and a dime has 118.

What is a bunny's motto? *Don't be mad, be happy!*

What is a rabbit's favorite dance style? *Hip-Hop!*

Where does the Easter bunny get his breakfast? *HOHI*



Our detective wants you to uncover ways to spend your money the smart way AND increase your currency vocabulary. See our detective's tips below especially for our Youth Club members.

Having money doesn't mean you have to spend it. Smart spending means:

- Plan ahead for how you'll spend your money.
- Find out who has the best price for what you want
- Understand dollars and cents

Knowing what certain bank terms and words mean can help you grow your money skills and understanding. Below are some "borrowing" words to know:

Borrow – to get money that you plan to pay back

Lender – the person who gives you the money to use (or lends you the money)

Loan – the money that you borrow

Payment – money that you give back after you borrow it



What did the big flower say to the small flower?
What's up, Bud?

What do you get when you plant kisses?
Two lips. (Tulips)

Money Journal!

Money can slip through your fingers so easily! Imagine its Friday night and your friends want to go to a movie, play some arcade games before the movie starts and get some ice cream afterwards. You're so excited to go, until you realize that you don't have enough money for the movie, snacks and games because you purchased lunch at school each day instead of bringing your lunch from home.

To keep track of how much money you have and where it is being spent, keep a Money Journal. You can use a notebook or a computer. However you do it, be sure to keep track of :

1. All the money that comes in and where it comes from.
2. Where you spent your money and why you spent it.

Always date your entries, so you can see how often you spend. And, make sure to have some fun by making notes to yourself. If you spent money on a smovie, write a short review. What do you think of the new video game you bought last month? If you put some money you earned babysitting into your savings account, what are you saving for? Keeping track of your spending is a great step towards being a financially savvy saver and spender.



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