

Money Talk



For Teens



Fast friendly service from people you know.

Teen Money Smart Club Members

Fall 2010/Winter 2011

What is...? Direct Deposit



Landed your first real job? With a real paycheck? Congratulations! But don't be surprised if you never actually see the check. You'll still get paid, but your employer may require you to have the funds electronically deposited. It's called Direct Deposit and it's more efficient for both you and your boss. You will fill out forms from your employer that will ask you for information about your account. You can specify that your pay be deposited in your Share Account or Checking Account. Once you know the money has been electronically transferred into your account, you can then make withdrawals or write checks. If you want, you can ask the credit union to transfer funds into other accounts, for example to make your car loan payment or to add to a Special Share Savings Account. Direct Deposit is available for any recurring deposit.

Holiday Closings

Thanksgiving Day

November 25, 2010

Christmas Eve

December 24, 2010

New Year's Eve

December 31, 2010

(Closing at 4:00pm)

President's

Day/Staff Training

February 21, 2011



Don't Let Your Money Fly Away: How to Make Your Cash Last

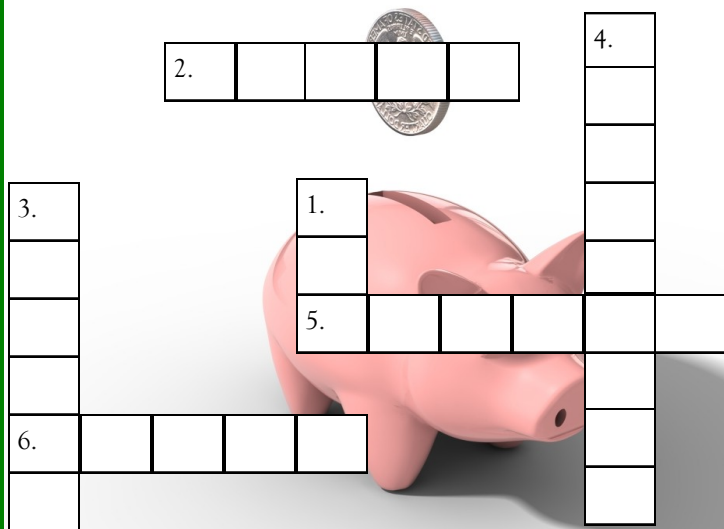
Whether you have a job or get an allowance, chances are your money doesn't last as long as you would like it to. If it seems as though your cash is flying out of your pocket, use a budget. The term "budget" gets a bad rap because a lot of people think of it as a straitjacket—preventing them from getting the things they want. But a budget is simply a way to plan your spending and saving. Note that "spending" is part of the equation. In fact, by budgeting your money you can get more of what you want. Start by tracking your spending. Use a small notebook, or some mobile phones have an app for that. Then, analyze where your money is going. Are you spending a lot on snacks instead of saving it for the down payment on a car? Then set up a plan. Don't despair if you don't always stick to it. The key is to think about where your money is going and where you want it to go.

googolplex

FOR STUDENTS

Can you crack the
combination?

Log on to
www.npmcu.com and
click on **Member
Services** then **Teen
Smart Money Club**.
Choose **C-Note
University** and click
Games. Then click on
Numbers and scroll
down to **Timelock**.



Answers: 1. Job 2. Manage 3. Goals 4. Dividends 5. Budget 6. Gifts

Across

2. In order to create a savings plan, you need to set some saving _____.

5. You create this to keep track of how much money you can spend. _____

6. Another way to get money is by receiving these from relatives. _____

Down

1. You can make extra money by getting a _____.

3. Keeping track of your cash, you _____ your money.

4. By putting money into a Savings Account, you will earn money, which is called _____.



Bay Beach Youth Outing

Thank you to all those who joined us at the Bay Beach Youth Outing.

We hope everyone had a night of fun!

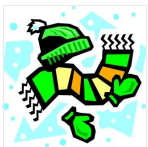


Pot 'O' Gold

During the month of March, stop by the credit union and take a guess at how much is in our jar of coins.

If you guess correctly, you could win some extra spending money.

Good Luck!



Helping Others

It's starting to get cold outside. Do you have any new or gently used hats, gloves, mittens or scarves? Drop them off at the credit union & we will donate the items to the Salvation Army. *Thank you for your help!*

Christmas Stocking

Watch for a postcard in the mail. Return the postcard to the credit union to be entered in the drawing!

Teens Cooking Corner

Submit your favorite recipes and have it printed in the newsletter or on the kids webpage. Recipes for the upcoming seasons are always welcome! Please have an adult help you.

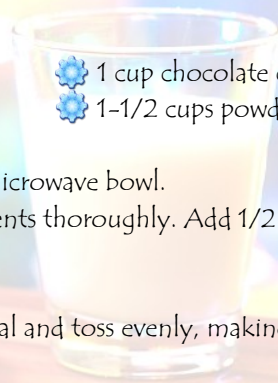
Puppy Chow

Ingredients:

- 🌀 1/2 cup peanut butter 🌀 1/4 cup butter
- 🌀 1/2 teaspoon vanilla 🌀 9 cups Crispix cereal
- 🌀 1 cup chocolate chips
- 🌀 1-1/2 cups powdered sugar

Instructions:

1. Combine peanut butter, butter & chocolate chips in a microwave bowl.
2. Microwave for one minute then stir to blend all ingredients thoroughly. Add 1/2 tsp. vanilla. Stir well.
3. Place the 9 cups of Crispix cereal in a very large bowl.
4. Pour the peanut butter-chocolate mixture over the cereal and toss evenly, making sure all the cereal gets a good covering.
5. Coat with powdered sugar, sprinkling evenly over the cereal and tossing as you sprinkle to cover each piece well.



Hours

Monday - Friday

Lobby 9:00am - 5:00pm

Monday - Thursday

Drive-Up 8:30am - 5:30pm

Friday

Drive-Up 8:30am - 6:00pm

Closed Weekends
www.npmcu.com

Phone: (920) 432-9044

NATE: 800-479-5004

