



Cool Cash Chronicle

Fast friendly service from people you know.



Fall2010/Winter 2011 Kids Cool Cash Club Members



All About Budgets

Have you heard your parents or other grown-ups talk about a budget? Ever wondered what it's all about? A budget is a money plan. It's a way to decide what to do with your money. You can figure out how much to spend, how much to save and how much to share with others less fortunate. Some grown-ups don't like budgets. They think a budget keeps them from buying what they want. But the opposite is true. A budget can help you get what you want. That's because when you make a plan for your money, you are more likely to spend it wisely. A budget helps you decide what is important to you. Next time you get money as a gift, for doing extra chores or from an allowance, don't just spend it. Stop. Think about what you really want. It may be something you need to save for now so you can buy it later. Plan it out. That's how a budget can help you get what you want.

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



Coin Collecting: Fun & Rewarding

If you save coins in a jar, it could be the start of a fun new hobby. Coin collecting is often called the "king of hobbies" or the "hobby of kings" because in olden days only kings and the wealthy could afford to do it. Today millions of people all over the world collect coins. Some of them hope that, over time, their coins will turn out to be very valuable. Others just like to learn about the story behind each coin. The study or collection of coins is called numismatics. You can start your collection with the coins in your jar, but as it grows, you will need coin holders or albums. A good place to learn about collecting is at www.usmint.gov.



Chip Away

Can you chip it all away with the money you've been given?

To play this game you will need a computer with Internet access. Log on to www.npmcu.com and click on **Member Services** and then **Kids Cool Cash Club**. Choose the **5-Spot Clubhouse School** and click on **Games** then **Puzzles**. Scroll down to **Money Fun** and select "Chip Away" and play.

Check out other fun puzzles and games in the 5-Spot Clubhouse!

Quick Tips to Help Your Child Save Money

1 Give your child a Piggy Bank

Suggest to save for something special, like paying for holiday gifts or a trip.

2 Start allowance early

A child as young as four can begin earning allowance and learning to save.

3 Start a college savings plan or a for your child.

It is never too early to plan for the future.



Arthur's Funny Money by Lillian Hoban

This easy-to-read book details Arthur's attempts to earn enough money to buy a T-shirt and cap. Simple business concepts are used to teach earning and saving lessons.

