

# Cool Cash Chronicle

*Fast friendly service from people you know.*



Fall 2011/Winter 2012

Kid's Cool Cash Club Members

## Learning About A Budget

A budget is a written plan that helps you figure out where your money comes from and where it goes. It will show you how much money you will earn, save and spend. By making a budget, it will help you manage your money wisely. Before making your budget, you need to keep track of how much money you earn and how much you spend in a week. Carry a notepad with you and make sure you write everything down that you spend and earn for the week. Don't forget to write down the amount you will be saving. By doing this, you will be able to see where your money is going. It will help you decide how to plan for the things you want, and it will help you decide on the things you really don't want. It's a great way to help you save for that "big" item you may want.



### Holiday Closings

**Thanksgiving Day**  
November 24, 2011

**In observance  
of Christmas Day**  
December 26, 2011

**In observance of  
New Year's Day**  
January 2, 2012

**Staff Training/  
President's Day**  
February 20, 2012

## Bee safe on the Internet

Here are some tips to help you create a safety net while surfing the Internet:



1. Always tell your parents right away if you come across any information that makes you feel uncomfortable.
2. While surfing the Internet, never reveal to someone you have met online your real name, address, telephone number, or the school that you attend.
3. Never send a picture of yourself or anything else without checking with your parents first.
4. Never, never agree to get together with someone you met online. Remember, people online are often not who they say they are. And, if your parents agree to the meeting, be sure that it is in a public place and ask your mother or father to come along.
5. Do not respond to any messages that are mean or make you feel uncomfortable. Also, do not send messages that can hurt other people.
6. Don't fill out any "fun" questionnaires that are "forwarded" to you, even if they are from your friends.
7. Never share your password with anyone but your parents.

## googolplex FOR STUDENTS

**Can you unscramble  
the wooden coins?**

Log on to  
[www.npmcu.com](http://www.npmcu.com) and  
click on **Member  
Services** then  
**Kid's Cool Cash Club**.  
Choose **AJ's** and click  
**Games**. Then click on  
**Fun Activities** and play  
**"Wooden Nickels."**

*More games available  
at [www.npmcu.com](http://www.npmcu.com).*



## Back to School = Homework

It's that time of the year again: Back to school and homework. Your credit union would like to share some helpful homework tips:

1. Find a quiet and a well-lit place to study.
2. Set aside a specific time every day to do your homework.
3. If it is test time, study with a friend.
4. Ask your parents for help if needed. If you don't ask for help, they will assume you don't need any help.
5. Don't wait too late to do your homework.
6. Remember to take short breaks.
7. If you have some homework that it is more difficult, try doing it first while your mind is still fresh.
8. Avoid watching TV, talking on the phone, or playing music — have as little distractions as possible when studying.



## National Credit Union Youth Week™ Winners!

Each of the winner's won a \$15 gift certificate to a store in the Green Bay area. Congratulations to our winners:

- Sophia Radue** 0 - 5 years old  
**Mallory Walton** 6 - 12 years old  
**Kendra Schmeling** 13 - 17 years old



**Youth Week will be held  
 April 22 - 28, 2012.**

## 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.

## 2011 Youth Outing

Thank you for joining us at Rola-Rena for a fun night of skating. We hope you had a nice time!



## Christmas Stocking

We are giving away three stockings filled with gifts & prizes!

*Watch for a postcard with more details.*

## Kids 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.

### Pumpkin Waffles

#### Ingredients:

- 2 cups pancake mix
- 1 cup milk
- 1/2 cup pumpkin puree
- 1 large egg
- 1 tbsp. vegetable oil
- Vegetable cooking spray
- Confectioners' sugar

#### Instructions:

1. Preheat a waffle pan to medium high.
2. Combine the pancake mix, milk, pumpkin puree, oil and egg in a medium bowl. Whisk until almost smooth.
3. Spray the preheated waffle pan with vegetable cooking spray. Spoon a generous half cup of the batter into the prepared waffle pan. Spread the batter to make it smoother in the pan. Close the pan and cook according to manufacture directions, about 3 to 4 minutes.
4. Transfer the waffle to a serving plate and sprinkle with confectioners' sugar. Repeat with the remaining batter. Serve with apple sauce and fresh fruit. (Optional)

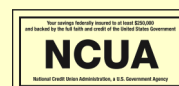
## Hours

- 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](http://www.npmcu.com)

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