

ACTIVITY

MIX AND MATCH

These credit union kids have saved their money for the items below.
Match the kid to the correct price tag.

(answers at bottom)



Reptile Boy



Meow Girl



Bug Boy



Dollar Damsel



Savings Boy



Wonder Waif



Super Laura



Deposit Lad

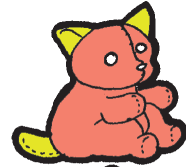


Kite
\$5.17



Comic book
\$3.99

Mini
stuffed
toy
\$4.00



Baby bottle
\$2.05



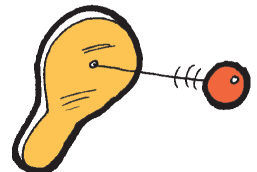
Calculator
\$5.75



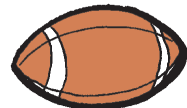
Goldfish
\$2.89



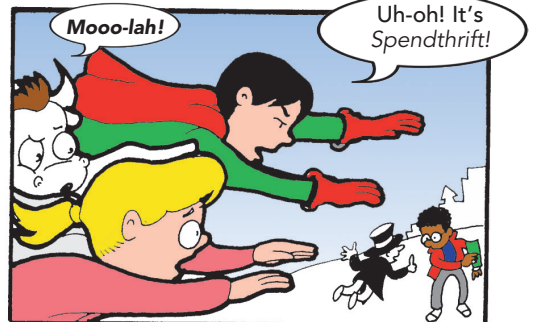
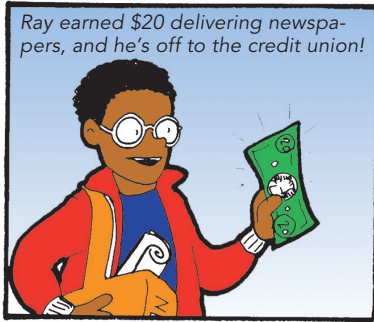
Paddle
& ball
99¢



Foam
football
\$5.80



A SAVING ADVENTURE



SPLAT!

What on earth happened to Spendthrift? Connect the dots to find out!



ACTIVITY

REBUS RIDDLES

Identify each picture, then spell out the word, adding and subtracting letters. If you solve each puzzle correctly, the letters will spell out the answers to these riddles.

(answers at bottom)

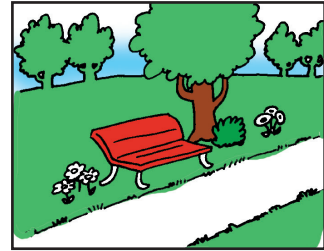
1. What's green and has left the building?



- es +

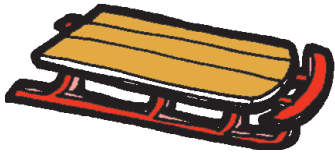


- fh +



- k

+



- ed +

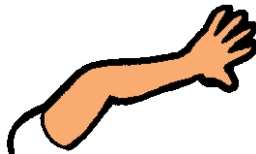


- e =

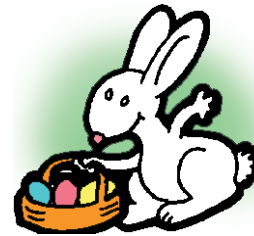
2. How does a comedian order eggs?



-



+



- b +

6

- x +

- sk +



- c =

ACTIVITY

Dividend Girl's WORD SEARCH

Find and circle these words in the grid below.
They may appear horizontally, vertically, diagonally, even backwards!

(answers at bottom)

___BUY	___DIVIDEND	___QUARTER
___CASH	___DOLLAR	___RATE
___CASH COW	___INTEREST	___SAVE
___CREDIT UNION	___LOAN	___SPEND
___CREDIT UNION KID	___MEMBER	___WITHDRAW
___DEPOSIT	___MONEY	
___DIME		

V	A	D	Y	E	N	O	M	B	S	P	E	N	D
Z	C	E	I	N	T	E	R	E	S	T	E	F	E
Q	A	S	A	V	E	H	J	Z	Y	E	K	L	P
R	S	N	C	W	I	S	T	U	W	L	O	P	O
L	H	D	Q	A	E	D	I	E	J	O	Y	M	S
A	C	O	L	D	S	R	E	T	R	A	U	Q	I
P	O	L	I	C	X	H	W	N	D	N	B	K	T
K	W	L	O	N	E	A	M	I	D	I	U	N	O
E	T	A	R	D	T	O	I	R	E	B	M	E	M
S	C	R	E	D	I	T	U	N	I	O	N	E	D
U	G	J	I	V	Y	W	A	R	D	H	T	I	W
D	I	K	N	O	I	N	U	T	I	D	E	R	C

ACTIVITY ANSWERS



Glossary

Credit union

A financial cooperative that is owned by its members. It provides banking services with lower fees and better interest rates than banks.

Deposit

To put money into an account, like a savings account.

Dividend

The money a credit union pays you for depositing your money at the credit union and being one of its owners.

Interest

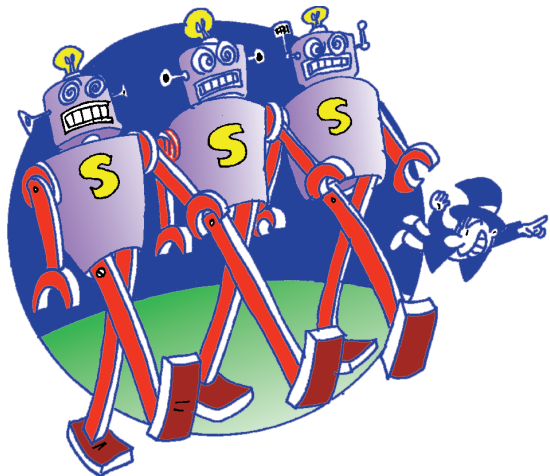
The extra money paid on a loan. Like dividends, some credit unions will pay you for keeping your money in an account. It's like giving them a loan. If you get a loan from the credit union, you will pay interest on that money back to the credit union.

Member

A person who deposits their money in a credit union. Members are also co-owners of the credit union.

ACTIVITY

Save Earth From Spendthrift And The Spendsores!



The evil Spendthrift and his army of alien robots, the Spendsores, have threatened to invade earth and destroy all Supersavers!

Help the supersaver kids stop Spendthrift and the Spendsores by solving the clues below. Once all the clues are solved, you will unlock the puzzle that will send Spendthrift and his army back to Spendoria.

(answers at bottom)

1. When you deposit money into your account at the credit union, you are doing this.

○ _ _ _ _ _ (hint: rhymes with waving)

2. One dime equals ten of these.

○ ○ _ _ _ (hint: rhymes with tennies)

3. Ten dimes equal one of these.

○ _ _ _ _ (hint: rhymes with collar)

4. When you put money into the credit union, you make a _____.

○ _ _ _ _ (hint: rhymes with closet)

5. This is where you might keep track of the money you deposit in the credit union.

○ _ _ _ _ (hint: rhymes with brass hook)

6. If you need to borrow money, you can take out one of these at the credit union.

○ _ _ _ _ (hint: rhymes with cone)

7. This is the money you make by keeping your money at the credit union.

○ _ _ _ _ (hint: another word for interest)

8. A customer is to a bank as this is to a credit union.

○ _ _ _ _ (hint: rhymes with ember)

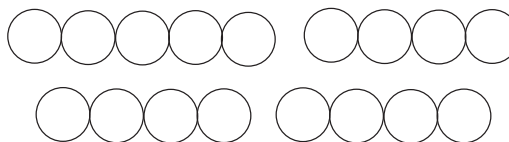
9. This is the place you go to deposit your money or take out a loan.

○ _ _ _ _

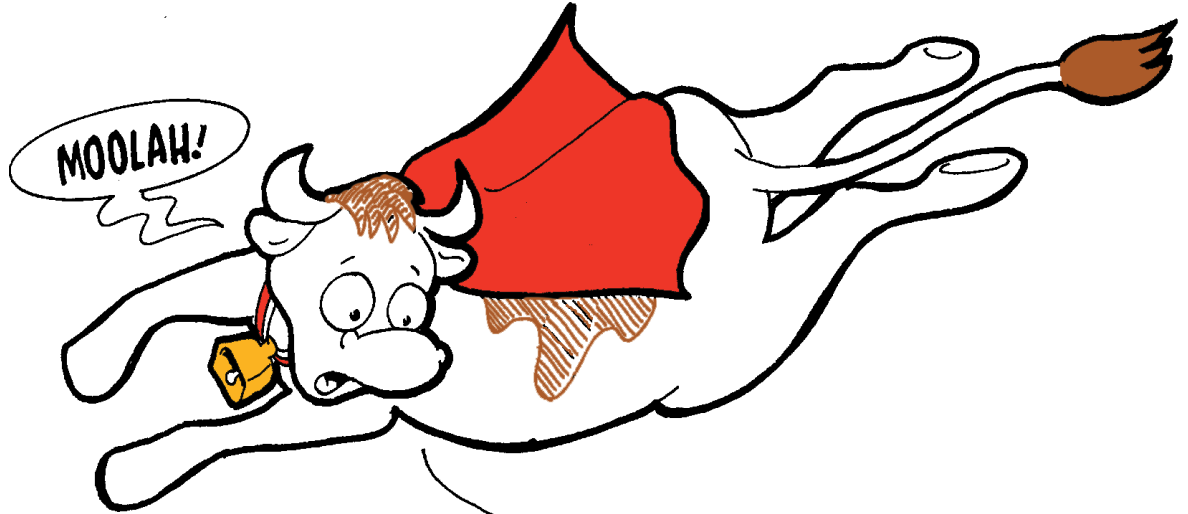
10. The dividend _____ determines how much of a dividend you will make on your money.

○ _ _ _ _ (hint: rhymes with gate)

Solve the puzzle and send the Spendsores home. Place the circled letters in the order they appear in the circles below.



UNJUMBLE THESE WORDS THAT TOOK A TUMBLE!



While flying from the credit union to the credit union kids' headquarters, Cash Cow dropped a special message from the teller. Spendthrift caught it and scrambled all the letters. Can you unjumble them?

oYru visasng ucoatnc
hsa rowgn ot fyfit
losadlr. uYo era a
respu rasve!



Solution:

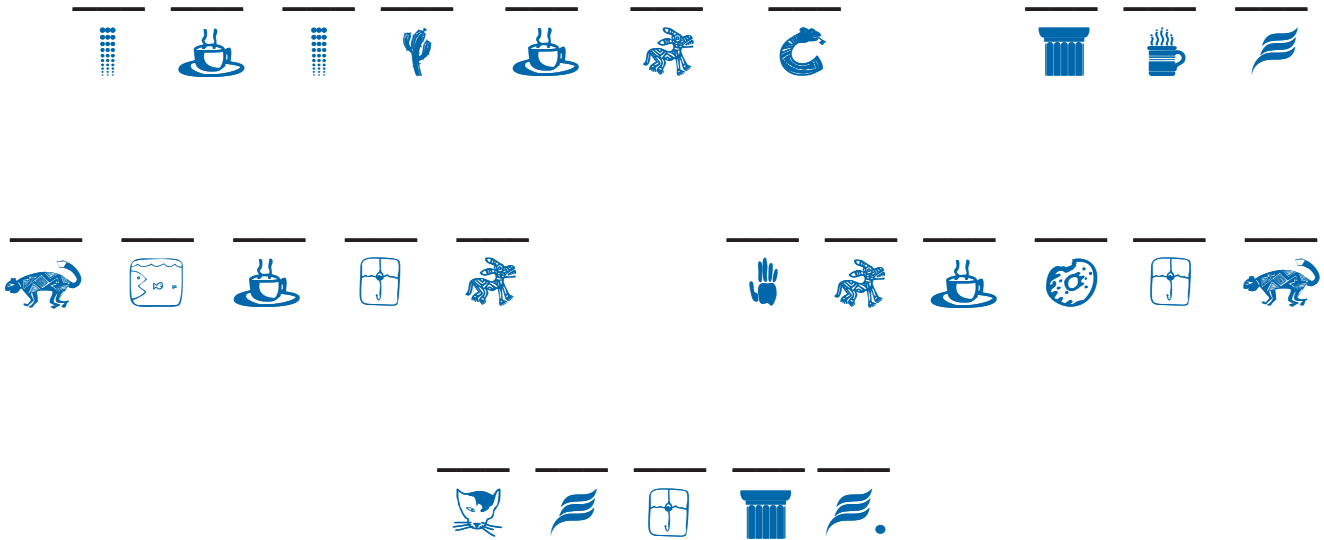
ACTIVITY

TOP SECRET MESSAGE!

Want to learn the secret code used by the credit union kids when they need to write top secret messages? Use the key below and match each symbol to the letter it represents.

(answers at bottom)

What makes a credit union different?



KEY

- A =
- B =
- C =
- D =
- E =
- F =

- G =
- H =
- I =
- J =
- K =
- L =

- M =
- N =
- O =
- P =
- Q =
- R =

- S =
- T =
- U =
- V =
- W =
- X =

- Y =
- Z =

Super Fact

If your mom or dad is a member of a credit union, odds are you can be one too! You'll be able to open an account and save money... just like them!

ACTIVITY

Super Sale

(answers at bottom)

What a great sale! Super Supplies, Inc. is selling Superkid Capes for one dollar each and cowbells for just 50 cents.

Dollar Damsel has **\$3.00** and Reptile Boy has **\$2.50**.

1. If these two Superkids put their money together and buy two super capes, how much money will they have left?

2. If they keep their money separate, how many capes can each Superkid buy?

Dollar Damsel _____ capes;

change left: _____

Reptile Boy _____ capes;

change left: _____

3. Cash Cow needs two new bells. How many capes can the Kids buy with their money after buying the bells?

How much change will be left? _____

4. Reptile Boy wants three capes and one bell. How much will he have to borrow from Dollar Damsel to pay for these items?

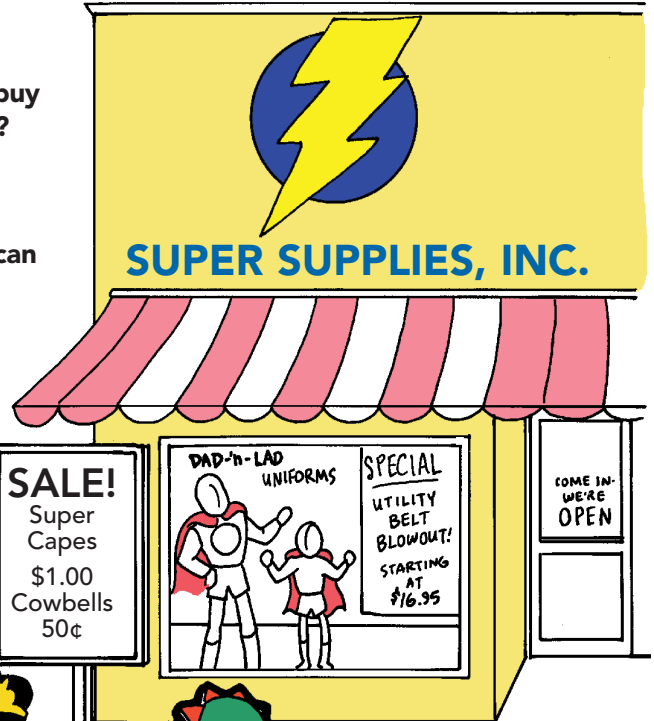
How much will she have left? _____

5. Together the Superkids would like to save half of their money.

If they save half now, how many capes will they be able to afford? _____

How much change will be left? _____

How many cowbells will they be able to afford? _____ How much change will be left? _____

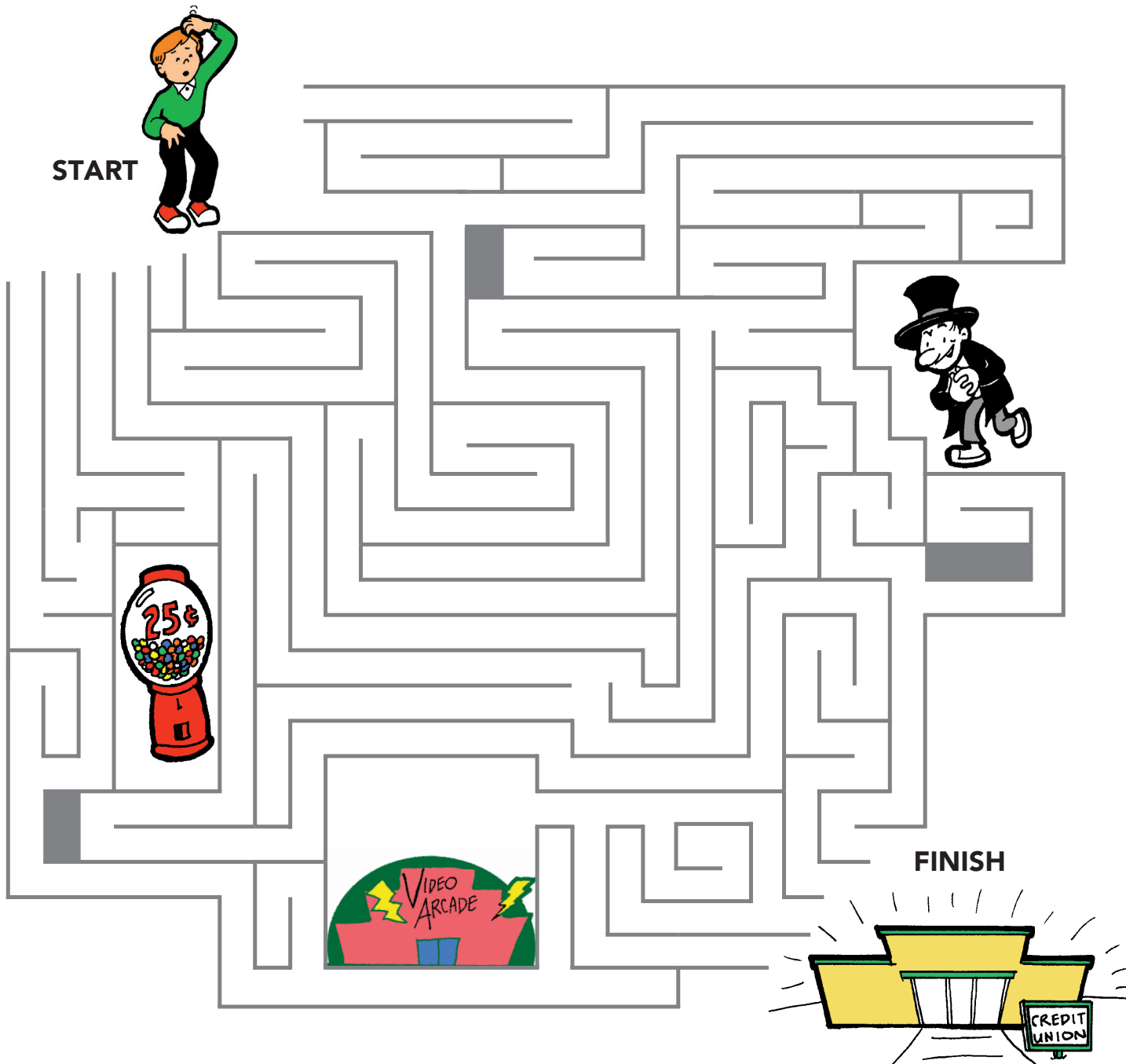


ACTIVITY

GADZOOKS!

Robert (whose secret identity is Savings Boy) is trying to deposit his allowance at the credit union. Can you help him get there and avoid the many money-wasting traps set by the evil Spendthrift? Draw a line from start to finish without crossing any of the maze lines.

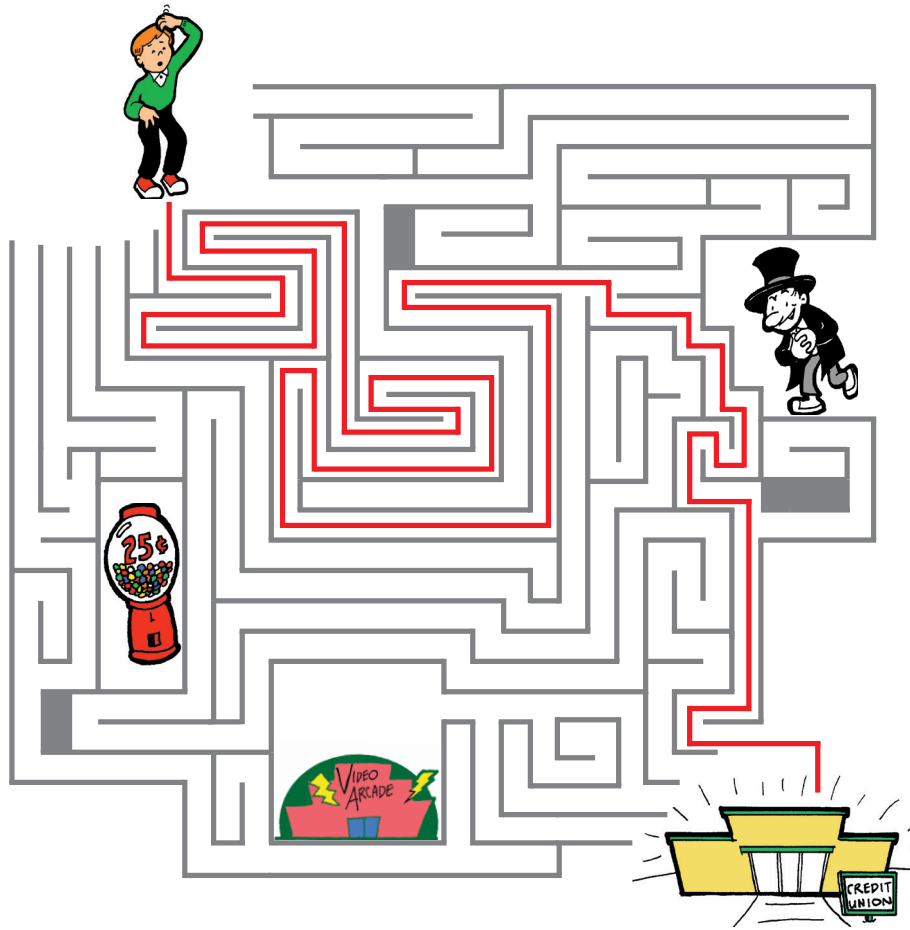
(answer on back)



Super Fact

A credit union is run by volunteers who serve on its Board of Directors, Credit Committee, and Supervisory Committee. Any member of the credit union can run for these positions. Credit union members vote for who they want to run their credit union.

ACTIVITY ANSWERS



ACTIVITY

ARE YOU A SUPER SAVER OR A SPENDTHRIFT?

So... what are your saving habits really like? Take this little quiz, adding and subtracting numbers, and check your total with the scorecard below.



Start with 10 points.

10

If you have an account at the credit union, add **5**. If you don't, subtract **3**.

If you have ever saved up your money to buy something you have always wanted, add **2**.

Pretend today is your birthday. Happy Birthday! You get \$5.00 in a birthday card. If you would spend it all on candy, subtract **3**.

If you decide to save part of it, add **2**.
If you decide to save all of it, add **5**.

If you have a piggy bank (or other bank) add **2**.

If it's full, add **3**.

If it's empty, subtract **1**.

TOTAL SCORE



If your total was...

- 20 or higher — Congratulations! You're definitely a super saver!
- 12-19 — Not bad, but you could probably use a visit to your credit union.
- 7-11 — Time to save a little more and spend a little less.
- Less than 7 — Oh no! Watch out for Spendthrift! Start saving now!