

CLUE Nº101

GET S.M.A.R.T. GOALS

Saving is simpler when you have a motive. Make it: **S.M.A.R.T.**

Investigate the following statements under each key word, and circle the one best choice to make this goal a S.M.A.R.T. goal.

Goal: "I want to buy a new MP3 player."

Specific (Do you have a specific idea in mind?)

- a) "I want a portable music player."
- b) "I want an iPod."
- c) "I want the newest generation, 32GB iPod touch in black."

Measurable (Do you know how much it costs?)

- a) "I think it costs more than \$100."
- b) "It's pretty expensive."
- c) "It will cost me \$355 for the iPod and case, tax included."

Adjustable (Can you make changes if necessary?)

- a) "I would consider an older generation 32GB iPod touch if it saves me \$100."
- b) "The iPod has to be black—I won't consider a white one."
- c) "All my friends have iPods."

Realistic (Do you know what to do to obtain it?)

- a) "I will save the money I receive as gifts toward my goal."
- b) "I will babysit the Lindberg twins every Saturday, and save each \$25 payment towards my goal."
- c) "I will save some money every week for my goal."

Timely (Do you have a deadline in mind?)

- a) "After calculating how much money I will save each week, I will be able to purchase my goal in four months."
- b) "I will be able to purchase it later this year."
- c) "I can buy it when I have enough saved."

Name: _____

Date: _____

CLUE Nº102

LINE UP WANTS & NEEDS

Learning the difference between wants and needs can be your breakthrough to get back on the saving track.

Paying for wants can rob you of reaching your goal. Spend wisely for the things you need, and lock away the rest. The list below has five needs, the rest are wants.

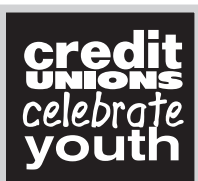
Step 1: Find the five needs, and mark them with an "X" in the need column.

Step 2: Add your own less-expensive alternative for the rest.

Need	Description	Less-Expensive Alternative
<i>Example</i>		
	<i>Bag of crispy chips from the vending machine</i>	<i>Pack an apple from home</i>
	Movie premiere of the sequel to a popular series	
	Fast meal out at the nearest restaurant chain	
	Bike helmet	
	Main floor tickets to a concert	
	Designer pants you saw online	
	Ice cream out with friends	
	Refillable water bottle	
	Shopping at the mall with friends	
	Premium music streaming service	
	Present for your best friend's birthday	
	New outfit for fall dance	
	Used luggage for your first ever vacation	
	Salon haircut and style	
	New version of a video game	
	HDTV for your bedroom	
	Shoes to replace your old, torn sneakers	
	This month's issue of a magazine	

Name: _____

Date: _____



CLUE Nº103

TRACK EXPENSES

Record every dollar you spend.
Grade your weekly expenses to
detect areas where you can cut back.

Interrogate the suspect below to find out where he could cut costs. The chart outlines his spending over the past several days. If an expense was necessary, and the cost was reasonable, enter a "+" (**plus sign**). If the expense was unnecessary or too pricey, enter a "-" (**minus sign**). For unnecessary or pricey spending, suggest an alternative purchase or action.

The greatest opportunities to cut spending are for those items marked "-." Look for ways to trade convenience for a better price on these types of purchases.

Day	Description	Cost	Grade	Alternative
Friday	Midnight movie premiere with friends	\$12.00	-	See the matinee for \$5.00
Friday	Pizza out after the movie	\$8.50		
Saturday	New smart phone game	\$3.99		
Saturday	Bus fare to see a friend	\$2.25		
Sunday	Three song tracks downloaded from online music website	\$2.97		
Monday	Snacks from the vending machine	\$1.50		
Monday	Lunch at the cafeteria	\$6.50		
Monday	New pair of jeans ordered online	\$72.00		

Name: _____

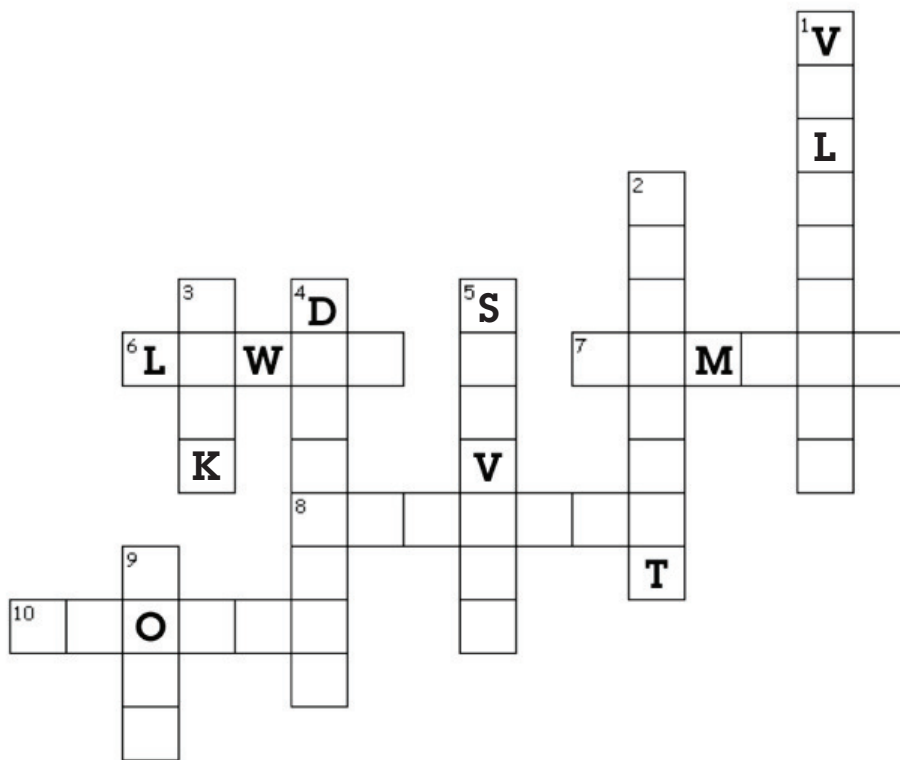
Date: _____

CLUE Nº104

'STACHE YOUR CASH

The credit union is your savings safe house, where money can build toward your goal instead of falling victim to an impulse buy.

Complete the crossword puzzle below to uncover what makes credit unions unique.

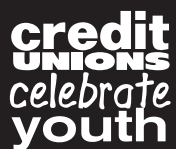


Down

1. Member-elected, unpaid directors _____ their time to manage credit unions.
2. Credit union credit cards typically have a lower _____ rate.
3. Credit unions serve groups that share something in common such as where the members ____, live, or worship.
4. Insurance for up to \$250,000 by federal or private insurers allows for the safety of your _____.
5. The top priority of a credit union is _____ to members.
9. Personal, auto, and student ____ rates are typically lower from a credit union.

Across

6. Credit union fees are often _____ than at banks.
7. Each person who does business at a credit union is considered a _____ rather than a customer.
8. In a _____ account your deposit earns interest.
10. Credit union philosophy states that credit unions are not-for-_____, not for charity, but for service.



Name: _____

Date: _____

