

# Growing Wealth



From CUNA's Best of  
Adventures in Savings

# the CREDIT UNION KIDS

STORY: Money-Saving Marty Kelly  
ART: Dollar-Counting Dewey McGuire



EM-OO-BAAK



# MIX AND MATCH

These credit union kids have saved their money for the items below.

Match the kid to the correct price tag.

ANSWERS ON PAGE 15



Reptile Boy



Meow Girl



Bug Boy



Dollar Damsel



Savings Boy



Wonder Waif



Super Laura



Deposit Lad



Kite



\$1.17

Comic book



\$1.50

Mini stuffed toy



\$2.00

Baby bottle



59¢

Calculator



\$2.25

Goldfish



79¢

Paddle & ball



29¢

Foam football



\$1.36

# A SAVING ADVENTURE

Ray earned \$20 delivering newspapers, and he's off to the credit union!



That \$20 would buy a lot of tasty ice cream, Ray. Let's spend!



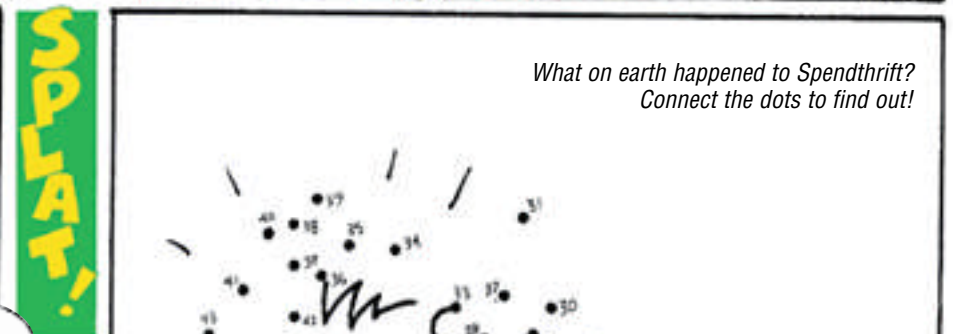
Mooo-lah!



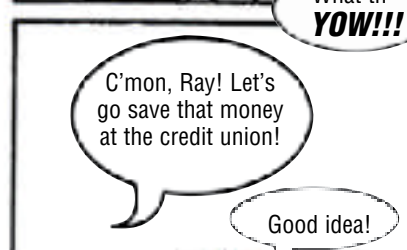
Uh-oh! It's Spendthrift!



What th-YOW!!!



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



C'mon, Ray! Let's go save that money at the credit union!

Good idea!



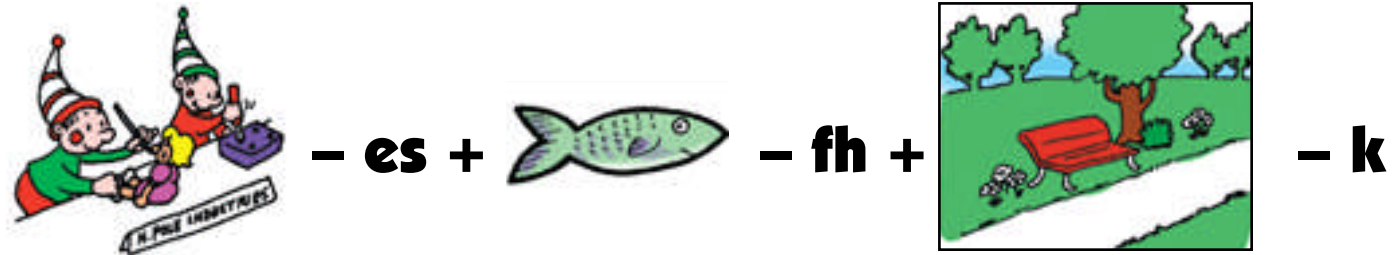
Donner and Blitzen!

# 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.

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



## 2. How does a comedian order eggs?



ANSWERS ARE ON PAGE 15

# Dividend Girl's

# WORD SEARCH

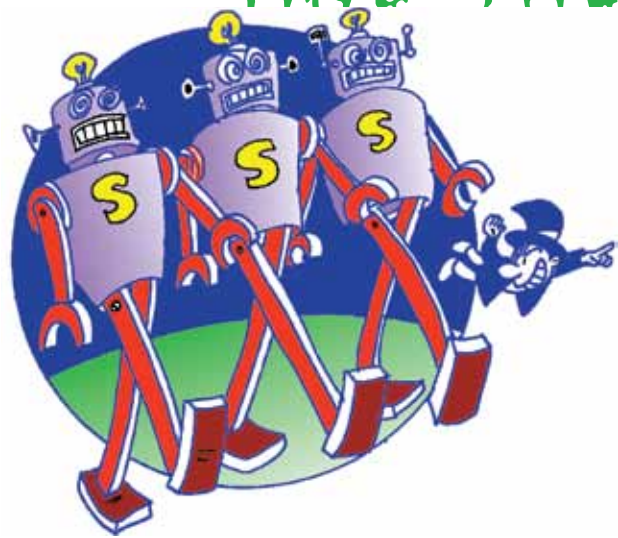
Find and circle these words in the grid below.

They may appear horizontally, vertically, diagonally, even backwards!

- \_\_\_BUY
- \_\_\_DIVIDEND
- \_\_\_QUARTER
- \_\_\_CASH
- \_\_\_DOLLAR
- \_\_\_RATE
- \_\_\_CASH COW
- \_\_\_INTEREST
- \_\_\_SAVE
- \_\_\_CREDIT UNION
- \_\_\_LOAN
- \_\_\_SPEND
- \_\_\_CREDIT UNION KID
- \_\_\_MEMBER
- \_\_\_WITHDRAW
- \_\_\_DEPOSIT
- \_\_\_MONEY
- 

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

# SAVE EARTH FROM SPENDTHRIFT AND THE SPENDSORES!



The evil Spendthrift and his recruited army of alien robots, the Spendsores, have threatened to invade earth and destroy all Supersavers! The credit union kids have only one hope to preserve peace and save the universe from their evil powers. They must solve the clues below to unlock the puzzle that will send Spendthrift and his army of robots back to their home planet, Spendoria.

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 save the Earth and restore peace!

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.

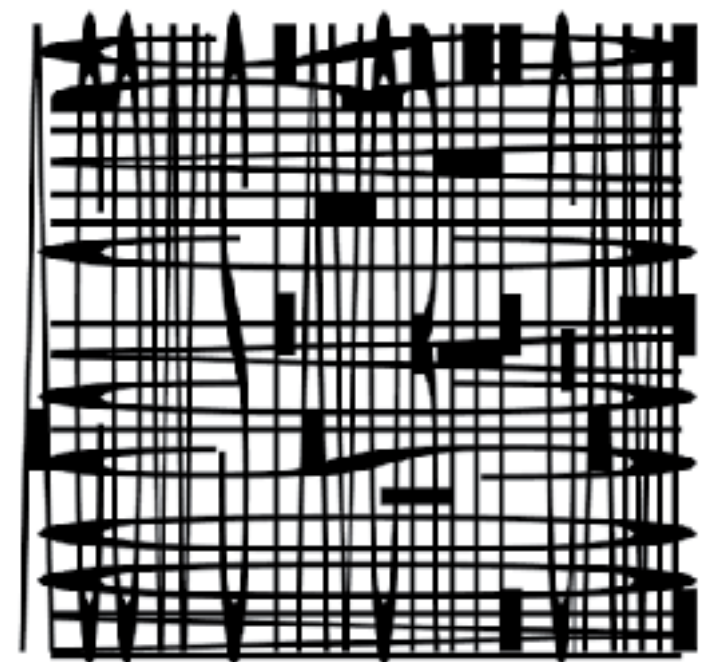
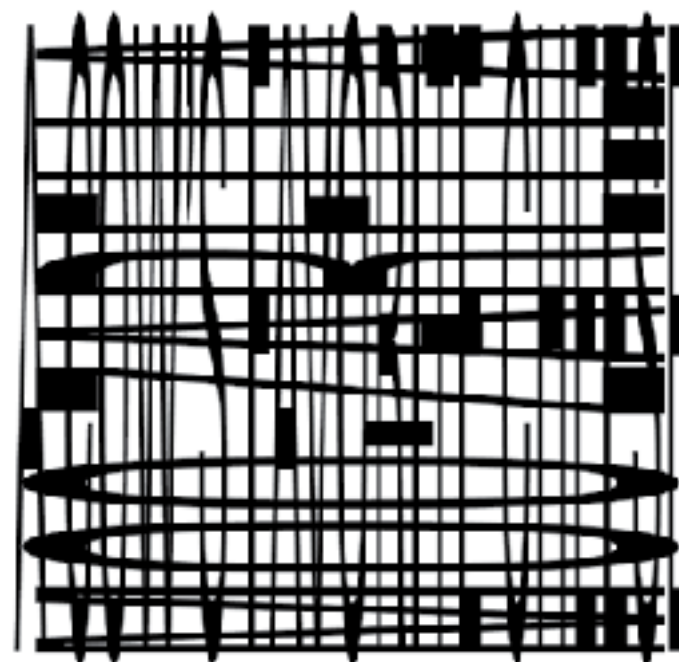
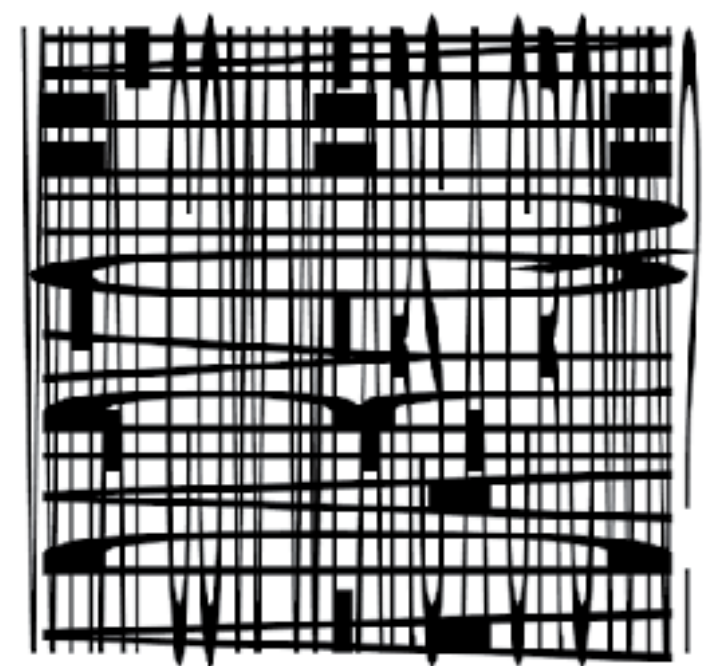
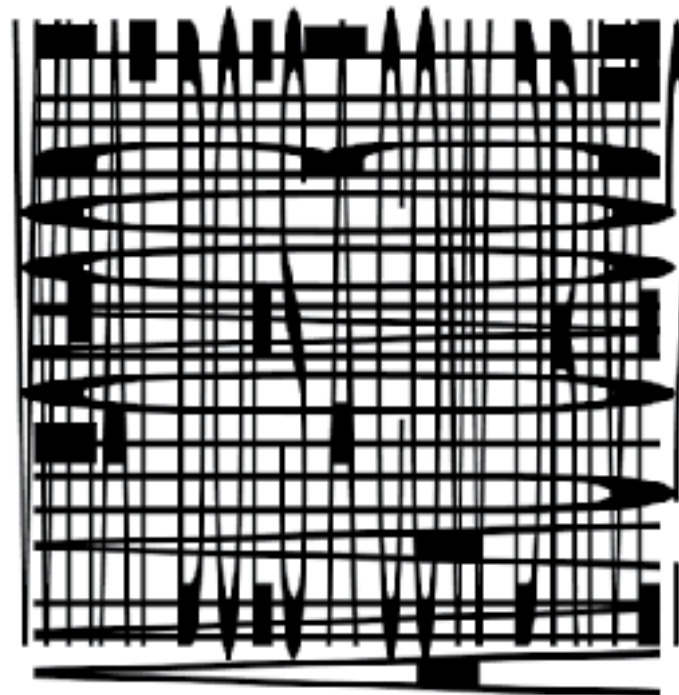
ANSWERS ARE ON PAGE 15



# CASH COW'S MYSTERY MESSAGES

Cash Cow has disguised her secret messages as weavings to keep Spendthrift's minions from reading them. Use your superpowers to decode them—just hold the page at a low angle with your nose near the foot of the page. Then turn the page sideways to read the second half of the message.

ANSWERS ARE ON PAGE 15





# SUPER SALE

What a great sale! Super Supplies, Inc. is selling Superkid Capes for one dollar each and cowbells for super-powered bovines 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? \_\_\_\_\_

**ANSWERS ARE ON PAGE 15**



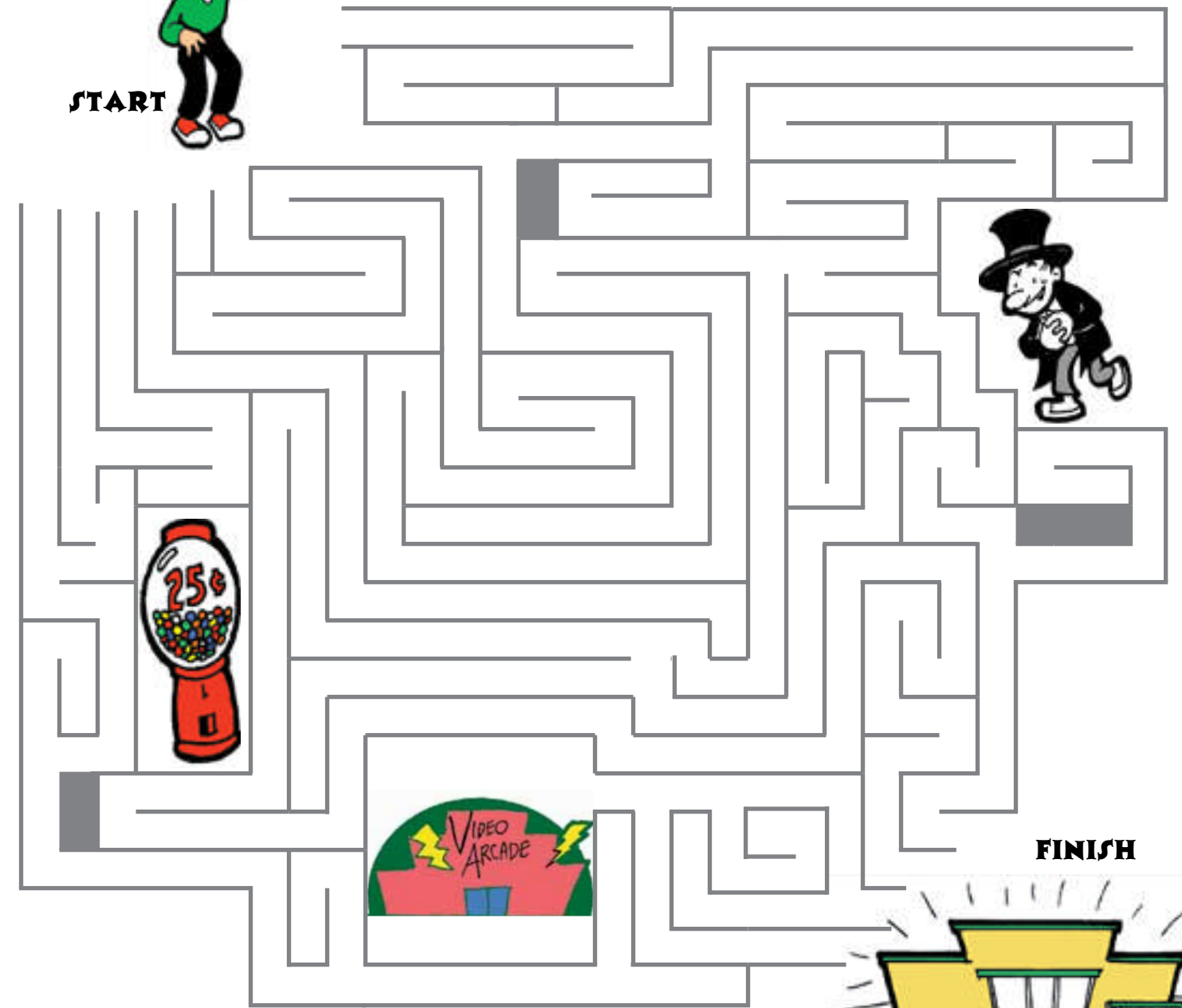
# GADZOOKS!

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.



**START**



**FINISH**

**ANSWERS ARE ON PAGE 15**

## 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.

# 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!

## ANSWERS

### 1 MIX AND MATCH

Reptile Boy: paddle & ball; Meow Girl: calculator; Bug Boy: kite; Dollar Damsel: football; Savings Boy: goldfish; Wonder Waif: bottle; Super Laura: mini stuffed toy; Deposit Lad: comic book

### 3 REBUS RIDDLES

1. ELVES - ES + FISH - FH + PARK - K + SLED - ED + EYE - E = **ELVIS PARSELY**
2. FARM - ARM + BUNNY - B + SIX - X + DESK - SK + CUP - C = **FUNNY SIDE UP**



### 4 DIVIDEND GIRL'S WORD SEARCH

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

### 7 UNJUMBLE THESE WORDS

Your savings account has grown to fifty dollars. You are a super saver!

### 8 TOP SECRET MESSAGE

Members own their credit union.

### 9 SUPER SALE

1. \$3.50
2. Damsel: 3. Change: 0  
Boy: 2. Change: 50¢
3. 4 bells. Change: 50¢
4. \$1.00. \$2.00 left.
5. 2 capes. Change: 75¢  
5 cowbells. Change: 25¢

### 5 SAVE THE EARTH

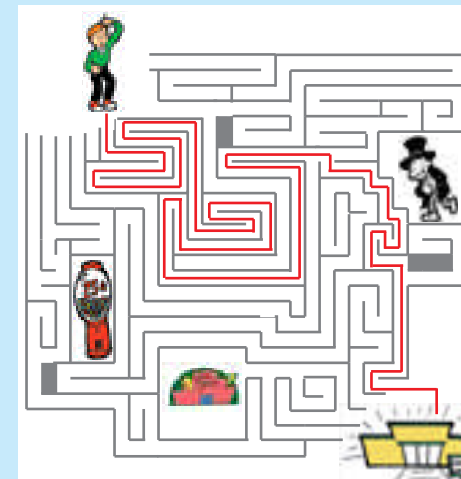
1. SAVING
2. PENNIES
3. DOLLAR
4. DEPOSIT
5. PASSBOOK
6. LOAN
7. DIVIDEND
8. MEMBER
9. CREDIT UNION
10. RATE

Puzzle solution:  
SPEND LESS, SAVE MORE!

### 6 CASH COW'S MYSTERY MESSAGES

WHAT DOES A COW DRIVE?  
AN AUTOMOBILE  
WHAT COW WEARS A CROWN?  
A DAIRY QUEEN  
A COW'S FAVORITE CHEESE?  
MOO-ZARELLA  
A COW'S FAVORITE GAME:  
MOOSICAL CHAIRS

### 10 GADZOOKS!



## GLOSSARY

### Budget

A plan for saving and spending money.

### Credit union

A nonprofit cooperative financial institution that provides services to its members. Credit unions return their profits to their members in the form of lower interest rates on loans, higher dividend rates on savings, and smaller fees.

### Deposit

To put money into an account. Credit union members deposit money into their share accounts.

### Dividend

The extra money an account earns. Federal credit union members earn dividends on their savings accounts.

### Fee

A charge for a service. Some financial institutions charge a fee for certain services.

### Interest

Similar to a dividend, interest may be earned on a checking or savings account.

### Member

An individual who belongs to a credit union. To become a credit union member, you must live in a certain community, or work for a certain company, or be associated with an organization that offers credit union membership.

### NCUA

National Credit Union Administration, a federal agency that protects money in credit unions.

### Share savings account

An account where money is left to grow and earn dividends.

### Withdrawal

Money removed from an account.



### To the Parents

We hope your child enjoys **Adventures in Saving**. It contains money management activities to challenge kids at a wide range of age levels, with help from their parents. We also hope it gives you opportunities to talk with your child about money and its uses. Your credit union is here to help all members, even young ones, make the most of their resources.

### BROUGHT TO YOU BY:



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