

Check out the **NEW Coindexter Club website**
at www.coindexter.com/jafcu

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THE BALANCE QUIZ

Ready for a quick quiz to see
how much you've learned about
**Balancing Your Money? Scan the
QR code below to take the quiz.**

(You may use any QR Code scanner)



Hello!

Welcome to an exciting new year of the Coindexter Club! The new year isn't the only thing that's new. You also have a *new Coindexter website* to enjoy. You'll find videos and activities on the site that are fun to watch and play, but you'll also discover lots of good information that will help you understand money. With your parents' permission, you can visit the new site at www.coindexter.com/jafcu. And, you can now scan the codes in this newsletter with either your Coindexter scanner or the scanner on a smartphone or tablet.

This newsletter issue focuses on the importance of maintaining a balance between your efforts to earn and save money, and how that balance may affect your spending. It takes good balance to manage money successfully!



BALANCING YOUR MONEY

Luis's goal is to save 50% (1/2) of all the money he earns from chores and allowances this month. Fill in the amounts he should save and spend each week to reach his goal of saving \$40 this month.

Week 1

Earnings: \$17
Savings: \$ _____
Spending: \$ _____

Week 3

Earnings: \$23
Savings: \$ _____
Spending: \$ _____

Week 2

Earnings: \$19
Savings: \$ _____
Spending: \$ _____

Week 4

Earnings: \$21
Savings: \$ _____
Spending: \$ _____

Add the savings amounts for each week to find if Luis reached his goal.



ASK PENNY!

Hi Penny!

My parents are always telling me that I'll be successful with money when I learn to balance earning, saving and spending. Can you help me understand why that's so important?

- Erin



COINDEXTER CHALLENGE

The start of a new year is the best time to set new goals and put them into action. As a member of the Coindexter Club, you have the advantage of knowing why it's so important to earn and save your money. If you don't have a way to earn money, talk with your parents about the chores you could do around your house. With the money you earn, start a savings account at JAFUCU, or add to the one you have. Keep your money goals posted where you'll see them every day. By following a simple plan, you'll save more money than you ever thought you could!

NEWS FROM JAFUCU

Happy New Year! It's important to learn how to keep your balance when it comes to earning, saving and spending. By setting goals for your savings, you can always adjust your spending to support your savings goal. You can also increase the number of chores you do to increase your earnings if you find it hard to reach your savings goal. Knowing how to make adjustments to reach your savings goal is the key to success!

SECRET CODE

USE THE SECRET CODE BLOCK TO COMPLETE THE PHRASE BELOW

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|----|---|
| A | N | E | L | C | A | R | B | P | T | O |
| B | Z | A | U | Q | D | F | I | G | H | J |
| C | L | X | M | V | C | Y | E | A | N | T |
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | |

A7 B2 C1 A5 A1 C5 A2

C6 A10 B3 A6

C3 A10 C9 C7 C6