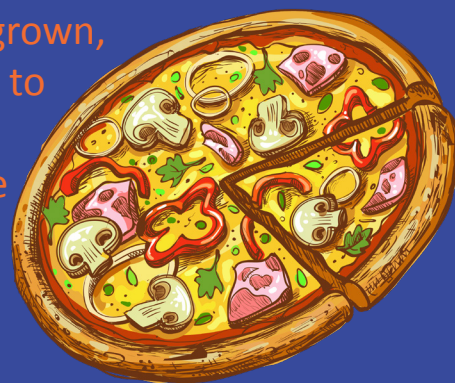


SAVING TIP

Pizza Garden! If you and your family want to save some cash on pizza, how about planting one? You can't grow an actual pizza, but you can grow the ingredients. Mark out a circle of open ground, divide it into slices, and plant tomatoes, basil, oregano, pepper, and any other veggies you like on your pizza in the slices. When your veggies are grown, you can use them to make homemade pizza and save the money it would cost to have one delivered.



STUDENT RUN CREDIT UNION

Stay tuned for more information on the 2020-2021 SRCU program at a school near you!

Interested in having a Student Run Credit Union at your school? Call 231.946.7090 or email marketing@tbacu.com!



MAGIC MONEY

Here's a fun money trick! This is an optical illusion that you can create with a bill that makes a face on it look as if it's smiling or frowning. It's just a few folds that make the "magic" happen. Check it out!



THE COIN CHRONICLES

Fall 2020



Dear Wizard,

Have you ever heard the phrase "fun isn't free"? Well it is true in some cases. Money truly does make the world go around. In order to buy anything or have anyone do any kind of service or work, you have to pay for it. Nobody works for free, so anything a person creates, fixes, or does costs money. It would be great if you could watch new release movies for free, but the actors, the people who filmed the movies, and the people who produced the film have to be paid for their time. Every time you buy something, you are helping to pay the salaries of the people who helped create the thing or service you are buying. Isn't that cool? You may not realize it, but almost everything you use or do every day costs money. Let's look at a typical day for you.

- **Morning.** You wake up in your bed in your pajamas. You run water to brush your teeth, pour cereal in a bowl, put on clothes and shoes. Every part of this costs money- the bed, water, toothpaste, cereal bowl, clothes, and shoes.
- **School.** You are sitting at your desk at home or in school and log on to your computer. The teacher talks to the class or records a video for you to watch to know what your lesson is for the day. You have lunch, then paint a picture in Art. Again, it all costs money- the computer you use to learn and the software that allows you to have your class online. Your teacher gets paid a salary. Your lunch had to be paid for, and someone had to buy the paint and canvas.
- **Afternoon.** You watch television, have a snack, and then play a game with your brother. You put on your helmet to skateboard outside. Dinner is made, and you sit at the table and eat together. You guessed it - everything from the television and the snack to the game and your skateboard costs money. Even the sidewalks you skated on cost money! The food you ate and the table you ate at all had to be purchased somewhere!
- **Evening.** It gets dark, so you turn on the lights. You take a bath and then do a puzzle, play a computer game, and read a book before bed. pays for the electricity, the puzzle, the Internet access, and the computer. All of it costs money.

It seems like the world is made of money if you think about it closely, doesn't it? There are actually a couple of different ways that the costs of things are paid for such as Public Costs and Private Costs. Text or call a friend or do some research to find out what these might be. Don't forget to thank your parents for their hard work!

Magically yours,

Max Money
Max Money

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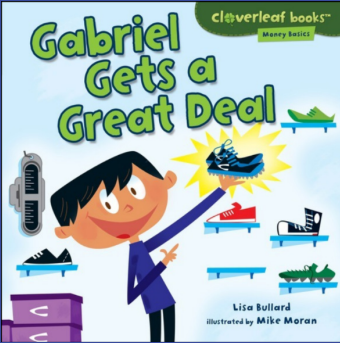
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BOOK NOOK

Gabriel Gets a Great Deal

Author: Lisa Bullard
Illustrator: Mike Moran
ISBN: 9781467707664



Gabriel really wants to buy some fancy Fast Kids shoes. But his mom says they can spend no more than thirty dollars. Gabriel searches for a great deal on the shoes. He looks online, goes to the shoe store, and checks a discount store too. Will he find the shoes at a price he can afford? Read this book to find out!

JOKE JUNCTION

Q. When is it most likely to rain money?



Answer: When there is a change in the weather!

VALUABLE VOCABULARY

BENEFITS: Something an employee receives as part of his or her job that has a monetary value. Health insurance is one common benefit, but your parent’s employer might also pay for their cell phone if they use it for work.

TUITION: A fee paid to attend a school.

SAVING REALLY MAKES CENTS

Record deposits in your Passbook of Secrets and you could win! Turn in a completed passbook with 12 deposits to a TBACU branch and you’ll be entered to win a quarterly cash prize. Deposits can be made through the night drop or drive thru lane. Plus, you’ll move to the next level and have a chance to win even more. It’s that easy to make your savings count!



FINANCIAL FUN FACT

The average cost for a school lunch is \$2.48. However, the lunch actually costs more than that because the U.S. government gives the schools money to help pay for the cost of the food.



Source: <https://thecounter.org/as-student-lunch-debt-skyrockets-little-is-known-about-its-real-cost/#:~:text=School%20lunch%20costs%20for%20students,at%20the%20high%2Dschool%20level.>

HELP MAX DECODE THE SECRET MESSAGE!

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
2	13	23	17	4	6	3	1	7	19	26	16	20	15	22	14	10	21	5	25	9	11	8	24	18	12

8 1 2 25 6 21 4 4 2 23 25 7 11 7 25 7 4 5 17 22 18 22 9 4 15 19 22 18 ?

Snap a picture of your completed puzzle and email it to marketing@tbacu.com for a chance to win a prize!*

Name:

Telephone Number:

*All submissions must be turned in by 10/31/2020.

iTEENS

As you continue to grow, your Money Magic Club account will too. When you reach your 13th birthday, you will become a member of the iTeens club! During your birthday month, instead of playing PLINKO you will get to Spin the Wheel for a chance to win \$5, \$10 or even \$50 to deposit into your account or take home as cash!

Visit tbacu.com for more information about iTeens.

