



# Mr. Mustache's Newsletter



## Dates To Remember

**February**  14<sup>th</sup> – Valentine's

**March**  12<sup>th</sup> - Daylight Savings Time Begins  
17<sup>th</sup> – St Patrick's

**April**  1<sup>st</sup> – April fool's  
16<sup>th</sup> – Easter

**May**  14<sup>th</sup> – Mother's Day  
29<sup>th</sup> – Memorial Day

**June** 18<sup>th</sup> – Father's Day

**GCCU has a New Mobile App**  
Go to your app store today and download it for **FREE!**



Is working while you're in school a good idea?

### Things to Consider!

- Grades
- Stress
- Spending



**Can you maintain good grades while working a part-time job?**

Having a job will put extra cash in your pocket, but getting good grades will help get you into a great college which will provide you with a better job that will pay you more in the long run.

**Can you handle the stress?**

Having a job can be stressful. Trying to work, do homework, and be in extracurricular activities might be too much for some to handle. You may have to choose between playing a sport and having a job. You have to ask yourself what is more important.

**What are you going to do with your newly earned money?**

Why do you want a job? Is it to save for college or a big ticket item like a car or is it so you can buy whatever you want? If you don't plan on saving some of your hard earned money you should probably wait on getting a job and focus on your grades.

## 52 Week Savings Chart for Kids To Stache Their Cash!

Week	Deposit	Total	Week	Deposit	Total
1	\$0.50	\$0.50	27	\$12.50	\$177.50
2	\$1.00	\$1.50	28	\$12.00	\$189.50
3	\$1.50	\$3.00	29	\$11.50	\$201.00
4	\$2.00	\$5.00	30	\$11.00	\$212.00
5	\$2.50	\$7.50	31	\$10.50	\$222.50
6	\$3.00	\$10.50	32	\$10.00	\$232.50
7	\$3.50	\$14.00	33	\$9.50	\$242.00
8	\$4.00	\$18.00	34	\$9.00	\$251.00
9	\$4.50	\$22.50	35	\$8.50	\$259.50
10	\$5.00	\$27.50	36	\$8.00	\$267.50
11	\$5.50	\$33.00	37	\$7.50	\$275.00
12	\$6.00	\$39.00	38	\$7.00	\$282.00
13	\$6.50	\$45.50	39	\$6.50	\$288.50
14	\$7.00	\$52.50	40	\$6.00	\$294.50
15	\$7.50	\$60.00	41	\$5.50	\$300.00
16	\$8.00	\$68.00	42	\$5.00	\$305.00
17	\$8.50	\$76.50	43	\$4.50	\$309.50
18	\$9.00	\$85.50	44	\$4.00	\$313.50
19	\$9.50	\$95.00	45	\$3.50	\$317.00
20	\$10.00	\$105.00	46	\$3.00	\$320.00
21	\$10.50	\$115.50	47	\$2.50	\$322.50
22	\$11.00	\$126.50	48	\$2.00	\$324.50
23	\$11.50	\$138.00	49	\$1.50	\$326.00
24	\$12.00	\$140.00	50	\$1.00	\$327.00
25	\$12.50	\$152.50	51	\$0.50	\$327.50
26	\$13.00	\$165.00	52	\$0.50	\$328.00

# Do You Know the Difference Between Needs and Wants?



Wise spenders know that it's better to take care of "needs" before "wants". Taking care of your "needs" before your "wants" and *stashing* a little money for emergencies will set yourself up for a financially stable future. Circle the things that you think are needs.

- |                 |                |          |
|-----------------|----------------|----------|
| Cell Phone      | Video Game     | Clothes  |
| Shoes           | Candy          | Movies   |
| College         | Birthday gifts | Books    |
| School supplies | Computer       | Vacation |

## How Much Do You Have?

1. 

Total: \$ \_\_\_\_\_

2. 

Total: \$ \_\_\_\_\_

3. 

Total: \$ \_\_\_\_\_

4. 

Total: \$ \_\_\_\_\_



## Partnering with Parents



## DID YOU KNOW?

**With the help of your parents you can apply for a car loan?**

**Stop at the credit union today to get more details!**

\*Some restrictions may apply



Answers: 1-\$0.46, 2-\$0.42, 3-\$0.77, 4-\$0.76