



2-Be a Smart Shopper  
2-Sudoku Puzzle

Credit Union Closings:

Thanksgiving Day  
November 26, 2015

Christmas Day  
December 25, 2015

New Year's Day  
January 1, 2016



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# SOARING SAVINGS

November/December 2015

## CONGRATULATIONS WINNERS!

Lilly Grono won the How Many New Accounts contest. Lilly guessed closest to the actual number we opened which was 66. Congratulations Lilly!!

The winners of the \$10 weekly gift cards are:

9/17:	Aubrey Welch
9/24:	Daniel Ducey
10/1:	Margaret Szpakowski
10/8:	Madelyn Grono
10/15:	Aubrey Welch
10/22:	Kaylee Moriarty
10/29:	Lilly Grono
11/5:	Sophia Strand



## NEW YEAR'S SAVINGS RESOLUTION

As a new calendar year is about to begin, many people make New Year's Resolutions. Since good savings habits last a life time, why don't you consider establishing a savings account or making a commitment to save as one of your resolutions?



As an extra incentive to save in January we will randomly select one student banker from all students banking in January to win a "good savers bonus" of \$10 which will be deposited into your bank account! We wish you and your families a healthy and happy holiday season!

# BE A SMART SHOPPER

Part of being a Smart Saver is making informed decisions when it comes to shopping. You work hard to earn an allowance or money from a job, so you owe it to yourself to make the best decision on what and how you will spend that money. Here are five things to think about before you buy, that will make you a smart shopper.

1. **Do I really need this?** This is the most important question to ask yourself during the buying process. Think about how long it took you to earn the money you're going to use to buy the item. Is there something else that would be a better use for this money? Have I been planning to buy this item for a while or is this an impulse purchase? Reflecting on this question will help you make smarter spending decisions.
2. **How often will I use this?** Before you buy that expensive piece of clothing, consider how many times you plan to wear it over the next year. Don't spend a lot of money on something that you will only wear a few times, or you will grow out of quickly.
3. **Brand Name or Generic?** Many brand-name items you buy have store-brand equivalents that can be considerably less expensive. If the items have the same ingredients or are made of identical materials, it might not be worth it to spend the extra money just for the brand label.
4. **Do I need the extras?** Many products you buy come at different price points. You can usually buy a deluxe model for a higher price than the basic model. Computers, for example, increase in price with the amount of storage you can use. Consider if it is worth paying the extra money for the larger storage capacity.
5. **Am I getting the best price on this?** Is the item you're looking to buy likely to go on sale soon? Are there coupons or rebates available? Sometimes it's better to wait until a new product has been on the market for a while to see if the price will drop or if it will go on sale.

Source: [www.sharoncu.com](http://www.sharoncu.com)

## SUDOKU PUZZLE

Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3 x 3 grids contain one instance of each of the numbers 1 through 9

**Solve the puzzle correctly and return it to the School Banking table by December 9th, if we receive 25 entries a lucky winner will win a great gift!**

Name \_\_\_\_\_

Grade \_\_\_\_\_ Phone Number \_\_\_\_\_

School Name \_\_\_\_\_

		8	1	2			4	
							5	
				3	6			7
	1		9	4	7	6		
				5			8	
		6					2	
	7		2	1				
5	8			6				3
					3		9	