

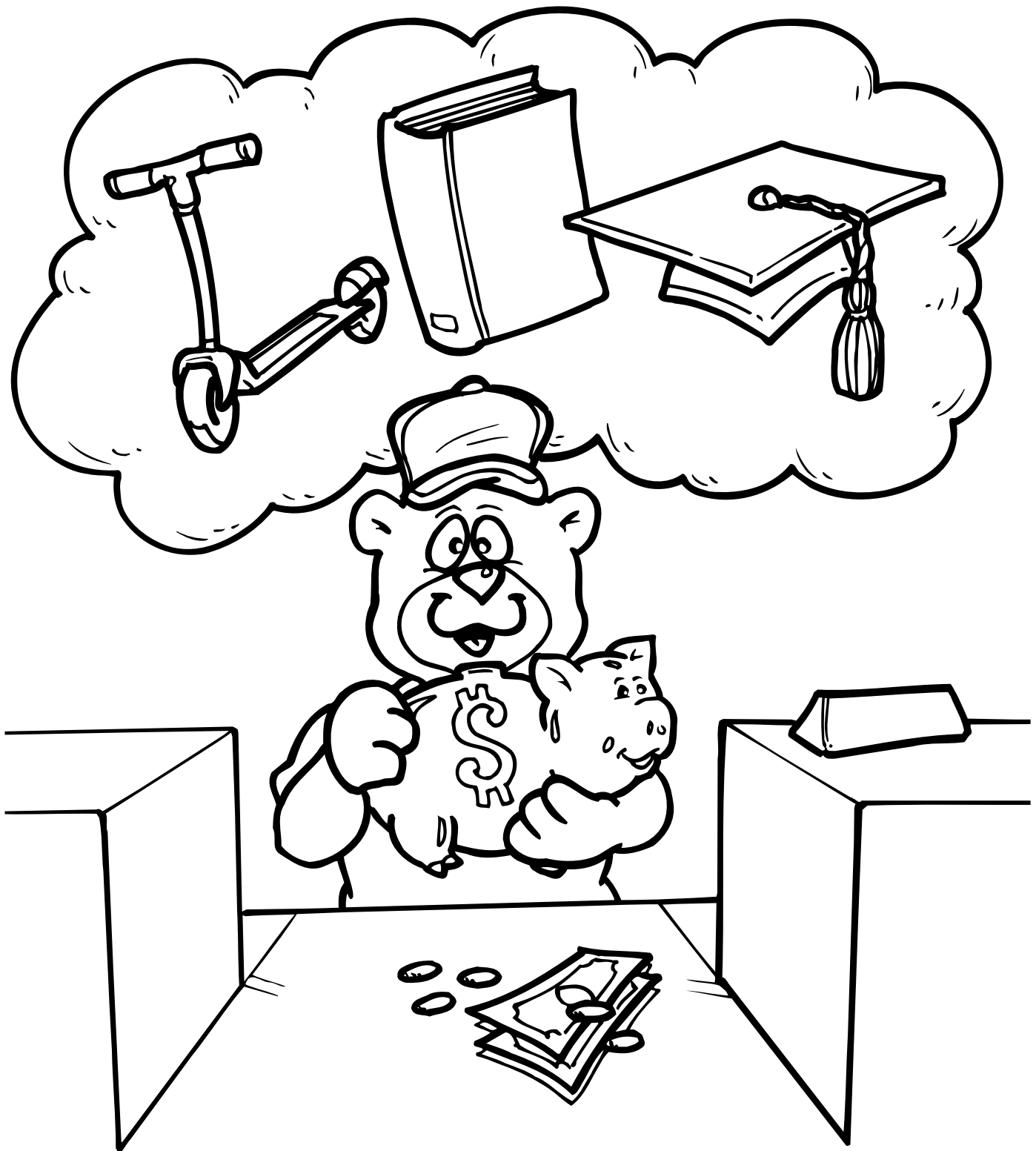
**STOP** LOOK & learn™

# A Trip to the Credit Union

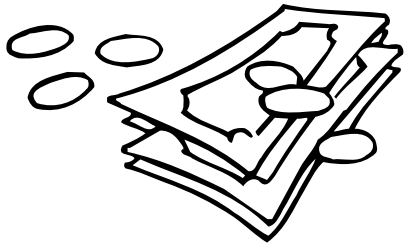
An Educational Coloring & Activity Book



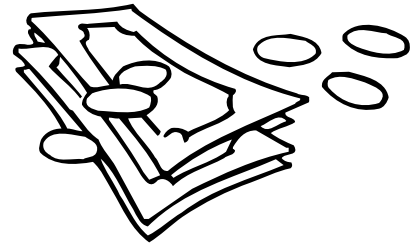
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It is never too early to start saving money. You can open a savings account in a credit union and add to your account on a regular basis. Is there something special you would like? You can begin saving now!



**Unscramble  
the  
words.**



**\$ \$ \$ \$ \$ \$ \$ \$ \$ \$**

1. ghekcinc \_\_\_\_\_

2. uctonac \_\_\_\_\_

3. retqaru \_\_\_\_\_

4. estniert \_\_\_\_\_

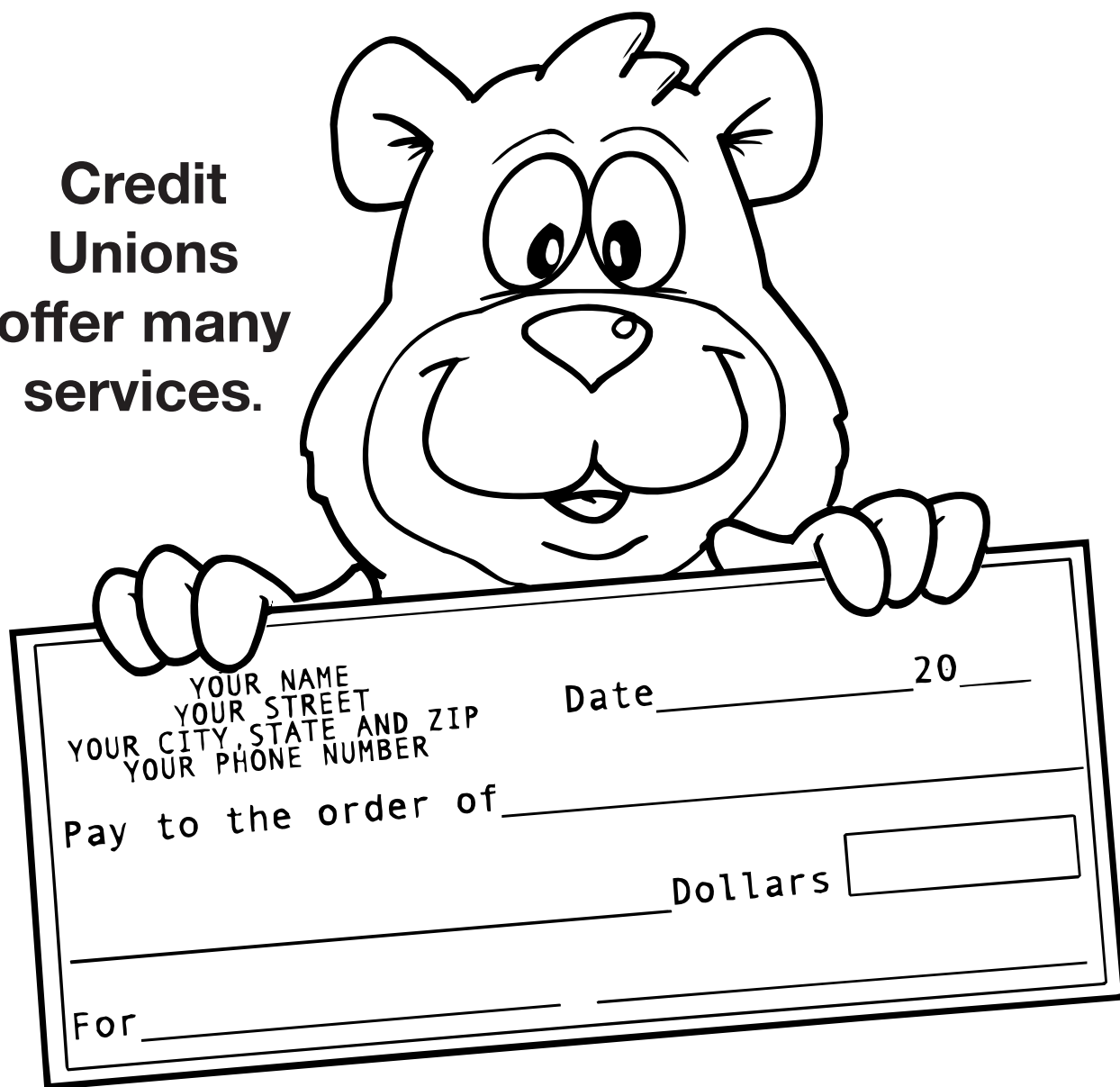
5. svigsan \_\_\_\_\_

6. etrsginau \_\_\_\_\_

7. tnapiornt \_\_\_\_\_

8. sebopnelsir \_\_\_\_\_

**Credit  
Unions  
offer many  
services.**



Your parents can open a checking account. This allows them to put money into the credit union and they will write a check when making a payment instead of using cash. This is a good way to keep track of how they spend their money.

A check will have information about the account printed on the upper corner. When you write a check you will write in who the check is to be paid to, the amount of money it is written for and it will need to be signed.



**Get a head start on saving!**

Find your way through  
the maze!

**Start**

**Finish**

The maze consists of a grid of paths with several dead ends. A path of five pennies is placed at the start of the maze and leads through the correct path to the finish line. The pennies are dated 1985. The word 'Start' is at the top left and 'Finish' is at the bottom right of the maze area.



**Find and circle the words  
in the puzzle.**

MONEY

UNION

CREDIT

SAVINGS

QUARTER

CHECKING

ACCOUNT

SPEND

PENNIES

DOLLARS





There are many kinds of savings accounts. Find out what you need to do to open a savings account at a credit union. When you save your money that you earn, you can take it to the credit union and put it into your account.



**What would be a good reason to start saving money? Is there something special you would like to do or buy?**

Make a list below.

\$

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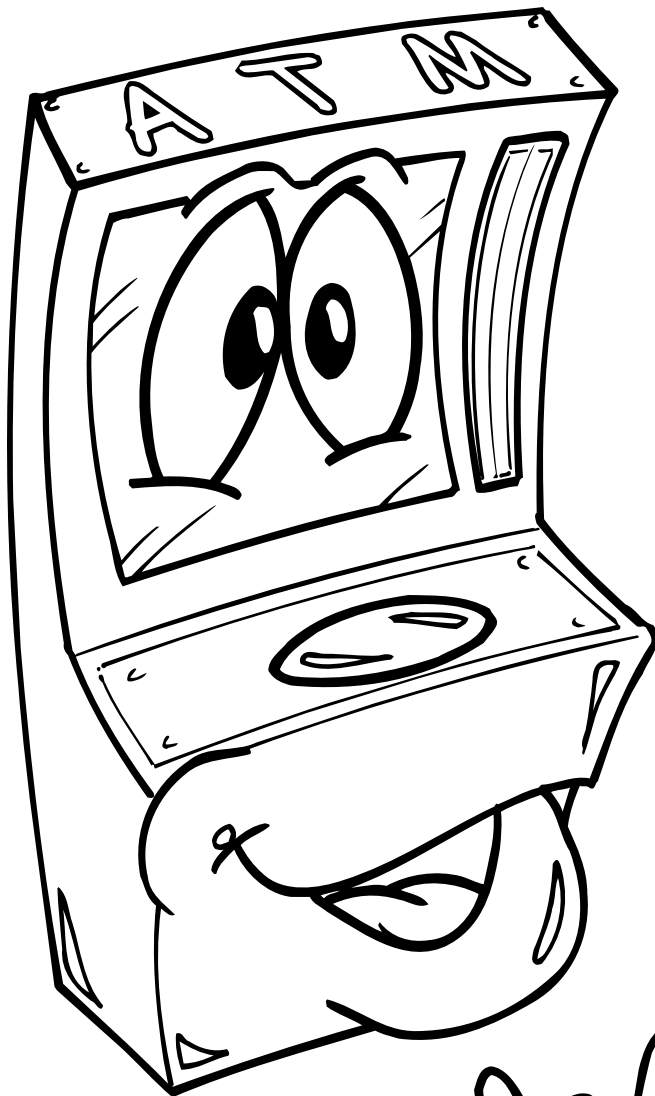
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\$





An ATM card allows you to easily withdraw money from your account.

## Charge wisely!

A credit card is another way to purchase items without using cash and allows you to pay later. It is a plastic card you give to the cashier when you make a purchase. The credit union will keep a record of the purchases and send a bill every month with the total amount that is to be paid. They charge a fee called a finance charge for this service.





Credit Unions will also loan money for expensive purchases like a car or house. A loan is when the credit union will give you the money you need and you make regular payments until it has all been paid back to them. They charge a fee to do this. It is called interest and it is added to the loan amount.



# Add the coins in each row to find the amount of change.

1.

= \_\_\_\_\_ ¢

2.

= \_\_\_\_\_ ¢

3.

= \_\_\_\_\_ ¢

4.

= \_\_\_\_\_ ¢

5.

= \_\_\_\_\_ ¢

6.

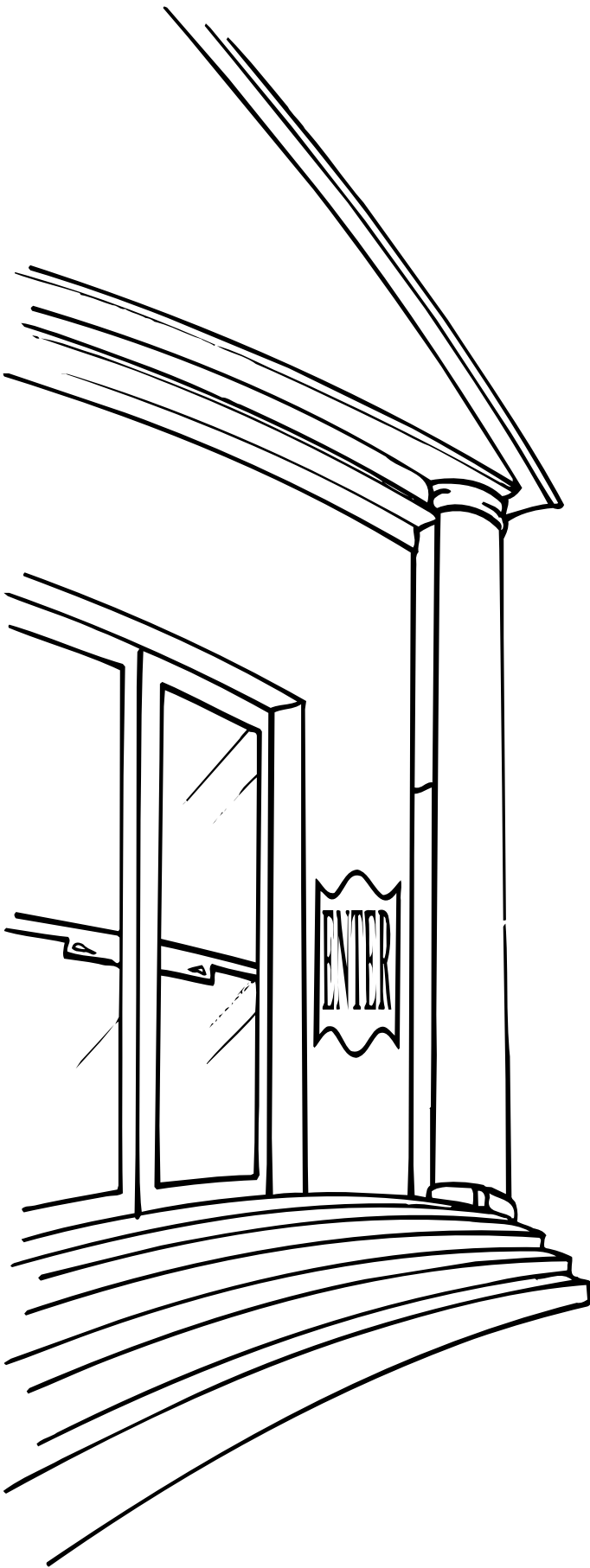
= \_\_\_\_\_ ¢

ANSWERS 1. 32¢ 2. 40¢ 3. 75¢ 4. 31¢ 5. 65¢ 6. 18¢



## Plan ahead!

It is very smart to plan for the future. Many credit unions will help you find the best way to save your money. A Christmas Club is one way to save all year long for a special holiday.



**Can you fill in the missing letters to finish the words?**

1. c\_\_ ec\_\_ in\_\_

2. \_\_c\_\_ou\_\_t

3. p\_\_n\_\_i\_\_s

4. \_\_ua\_\_te\_\_s

5. in\_\_e\_\_es\_\_

6. f\_\_tu\_\_e

7. d\_\_ll\_\_rs

8. s\_\_vi\_\_g

ANSWERS: 1. checking 2. account  
3. pennies 4. quarters 5. interest  
6. future 7. dollars 8. saving



Your family can make plans to save for special purchases or a vacation. Talk with them about ways to save money on household or other expenses.

**What can you do to help save money?**



# Start Saving!

I, \_\_\_\_\_, understand  
(PRINT YOUR NAME)

that it is never too early to start  
saving money. I know that it is  
important to plan ahead and that a  
credit union is a good source of  
information and help.

\_\_\_\_\_  
(YOUR SIGNATURE)