



Howie Javelina's

Kids Make Cents

Make **SAVING** a New Year's Resolution

Making a resolution on New Year's Day is a time-honored tradition. It is consistent with the history of closing the door on the past year and looking ahead to peace and prosperity. To ensure success students should visualize goals they want to accomplish in the New Year. Write them down and make them SMART Goals (Specific, Measurable, Attainable, Realistic and Timely). **Here are ideas from other kids that might help you with your New Year's Resolutions:**

- I will limit soda and fruit drinks and start drinking more milk and water.
- I will use sunscreen before I go outdoors.
- I will try to find a sport (like basketball or soccer) or an activity (like playing tag, jumping rope, dancing or riding my bike) that I like and do it at least three times a week!
- I will always wear a helmet when riding a bike.
- I will wear my seat belt every time I get in a car.
- I'll be nice to other kids. I'll be friendly to kids who need friends—like someone who is shy, or is new to my school.
- I'll never give out personal information such as my name, home address, school name or telephone number on the Internet.
- I'll also never send a picture of myself to someone I chat with on the computer without my parent's permission.
- I will start saving money and will deposit my money into an account at a financial institution so I can earn interest and enjoy insured savings.



Hughes Federal Credit Union offers free classroom presentations

and curriculum on financial education for youth, parents and teachers in Tucson.

www.hughesfcu.org

My Savings Goal

Color the dollar sign for each week you save!



All Star Parents! Make a Resolution to Help Your Kids Save.

At Hughes, we want to help you improve your child's financial life. When children start thinking early about savings and practice other good financial habits, they'll be on the right path to a strong financial future. Come see us today to start your kids on the road to confident money management.

Sponsored by:



Hey kids! My name is Howie Javelina, and I want to show you how you can have a lot of what you want by being an All Star at Hughes. Let me show you how to save and be smart with your money.

If you're under age 18, you can be in our Howie Javelina All Stars or Hughes Teen Scene youth club. All kids who open new accounts receive a free gift.

Kids who join today will receive \$25. Refer another kid to join and receive \$25 for everyone who joins!*

FREE PASSES**

To the Arizona Sonora Desert Museum for all kids who join Hughes Now thru Dec. 31, 2009!



(520) 794-8341

(800) 253-8245

www.hughesfcu.org

See "Youth & Money" and "Googolplex" on our Web site for games and activities.

*Certain restrictions apply. Offer expires Dec. 31 2009.

**While supplies last.

