



Howie Javelina's

Kids Make Cents

Back-to School: Plan Your Budget



Back to school means expenses! Clothes, shoes, and school supplies can drain a budget quickly. With the average family with school-aged children spending \$483 on back-to-school items each year, it's no wonder setting a budget is essential for all parents with school-bound youngsters.

To avoid falling into debt at back-to-school time, plan ahead for how much you want to spend. In recent years, the average consumer has spent \$220 on clothing, \$90 on shoes, and \$73 on school supplies for each child.

You also may want to budget for the changing technology of school supplies. More classrooms are using computers and computer-related study materials. And with many electronics now somewhat affordable to most families, classrooms may be requiring or recommending tech-smart supplies and materials.

Also, don't forget about doctor checkups, school fees, and athletics or other extracurricular fees, which often are overlooked when setting a back-to-school budget.

Call Hughes Federal Credit Union for help with all your financial needs. Call **(520) 794-JOIN** today.

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Be
entered
to win
\$500

Are You In?

All new members who join Hughes Federal Credit Union will be automatically entered into monthly drawings to **WIN \$500!** The sooner you join, the more chances to win! **All new kids accounts get a free gift.**

Stop by any Hughes branch to join today!

Member's Name: _____

Address: _____

City: _____ State: _____ ZIP: _____

New Member Drawing—Certain restrictions apply. Winning funds credited to member's Main Share Account upon joining with a \$50 minimum balance. Membership must remain open a minimum of six months or the new member prize is waived and returned to the Credit Union at time of account closure. Deadline: Dec. 31, 2010



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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 new kids' accounts receive a free gift. Join Today!

WIN \$50 by getting in the habit of saving!*

Kids and Teens who save at Hughes are entered in a monthly drawing to Win \$50.

Join and start saving today!

*Offer good thru Dec. 31, 2010!
Certain restrictions apply



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