

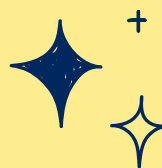
AUGUST 2023

# UMCU MAJOR LEAGUE NEWSLETTER



## Think About This...

- ★ What's the difference between a debit card and credit card?
- ★ What are ways that credit can be used?
- ★ What are advantages of having a high credit score?



## Financial Term of the Quarter

Investment = to commit (money) in order to earn a financial return

## BUDGETING

High school is a time when many teens might get their first job, buy their first car, and start thinking about what college or trade school they will attend. All these things involve money and planning. This can be a perfect time to start creating a budget or a monthly spending plan. The goal of this is to see how much money you're bringing in each month for income versus what you're spending for bills, food, clothing, etc. The hope is to have expenses balanced with income.



umcu.org



Follow us!

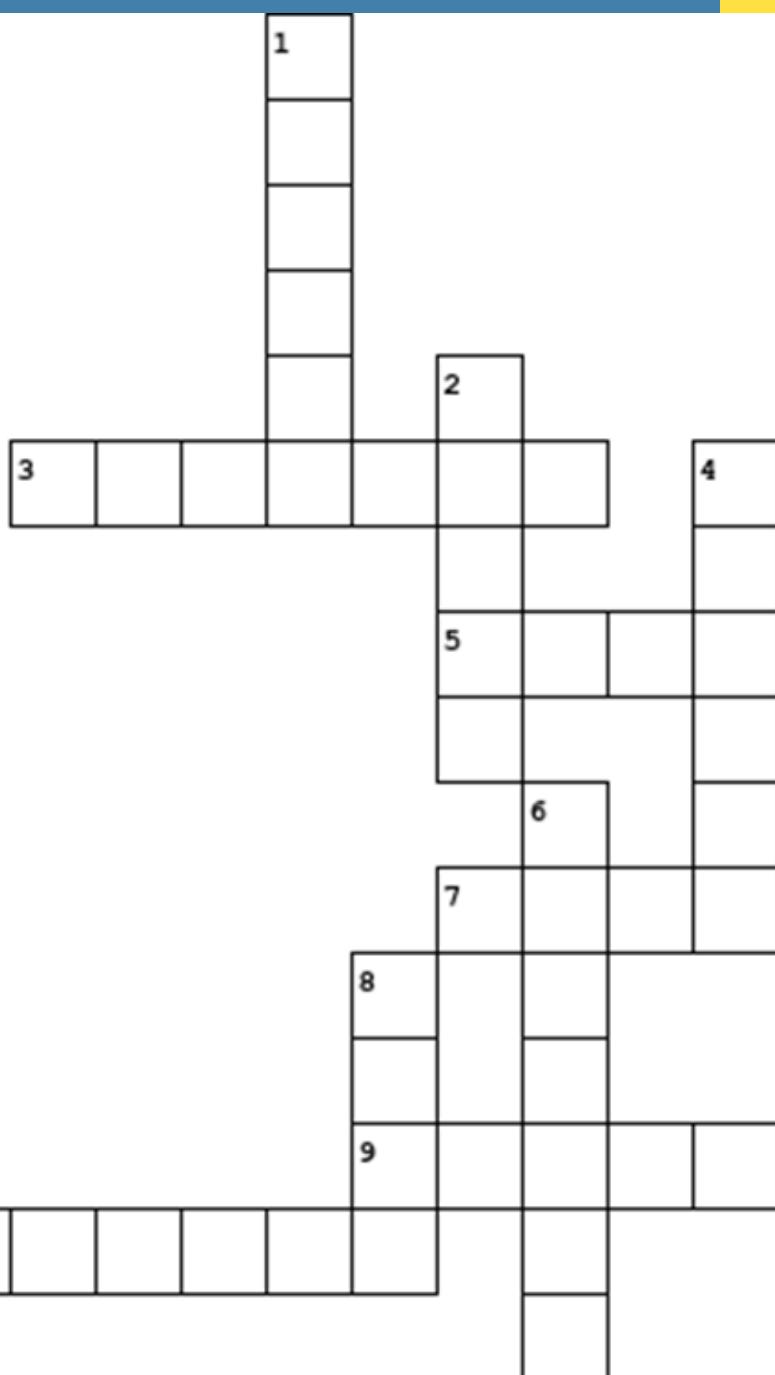


AUGUST 2023

# UMCU MAJOR LEAGUE NEWSLETTER



## Activity: Financial Crossword Puzzle



**Word Bank:** Budget • Dime • Dollar • Money • Need • Nickle • Penny • Quarter • Savings • Want

### Across

- 3. Largest coin
- 5. Something important that's required for us to live
- 7. Something we'd like to have but we can live without
- 9. What we use to buy items and services
- 10. Five cents

### Down

- 1. Smallest amount of paper money
- 2. Worth the least amount of money
- 4. A plan for your money
- 6. For emergencies and unexpected expenses
- 8. Smallest coin

AUGUST 2023

# UMCU MAJOR LEAGUE NEWSLETTER

Activity: Coloring

