August 2023

UMCU Minor League Newsletter

Smart Spending

Smart spending decisions are essential to being financially healthy. It's important to pay for our needs, like food, housing, and utilities, before our wants (i.e. video games, candy, or Netflix.) Other areas to consider are the value of the item, longevity, and quality. For example, buying a used vehicle that's worth less than you paid and that might breakdown before it's paid off, might not be the best financial move. On the other hand, buying a home that is cheaper than renting, expected to increase in value in a few years, and could reduce your commute to work, could help you save money.



Financial Term of the Quarter

Asset = what a person owns that's worth money, like cash, real estate, jewelry, and investments

Think About This...

Why is savings important? What are some things we'd need savings for? What could happen if we have no savings?





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Activity: Financial Word Search

Τ	U	Ε	S	Ε	L	Α	U	U	В	D	N	Ε	D	WANT
Κ	Y	Ε	N	0	Μ	W	U	Ε	U	S	D	N	0	QUARTI
Α	Υ	В	Е	0	Ν	N	D	Ν	D	R	U	L	L	MONE
Ι	Υ	Ν	D	Т	S	Ι	Ι	Ε	G	N	V	0	L	NEED NICKE
С	R	Т	Ν	Ν	G	С	Y	Ε	Ε	N	Y	Q	Α	BUDGE
Ρ	R	Ε	Ν	Ε	Ν	Κ	Μ	D	Т	N	S	Т	R	PENN' DOLLA
Α	Е	0	Y	Ι	Ι	Ε	Ε	S	Т	U	Μ	S	Υ	
S	С	Ν	G	R	v	L	R	Ε	Т	R	Α	U	Q	
Q	Ν	R	Ν	κ	Α	Υ	Α	Ν	Α	D	Μ	Ι	Υ	
R	Ρ	U	Ν	Υ	S	D	W	Α	Ν	Т	L	Ε	L	
В	S	Ν	S	S	С	Ι	Α	D	Ι	N	Υ	0	Т	
Т	Ε	Ε	Е	Α	Ν	Ε	Т	Ι	Ε	Ν	D	Ν	Е	
D	L	Ε	Ε	Ν	G	Т	N	Μ	С	D	N	U	Y	
Y	Ν	Т	Υ	R	L	U	Y	Ε	В	R	Ν	Q	L	

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