

Stash your Cash



National Credit Union Youth Week™

Save Now or Walk the Plank Later

What's worse than a case of scurvy? Having to ask for money all the time! The way to independence is to have your own funds. Checking under the sofa cushions is one way to find a little cash. Here are a few ways to add to your treasure chest.

Flip Coins—Each evening, pull out your spare doubloons. Flip each coin once; heads it goes into savings—tails it goes back in your pocket.

Shop with George—For a week, pay for everything using quarters. That means no online buying, borrowing, or convenience cards. With the hassle of carrying all those quarters, you'll probably spend less—put the rest in savings.

Do It Yourself—Want it? Don't buy it. Do it yourself and deposit the savings. Going to the movies with yer mateys? Rent a DVD for less. Want to download a tune? Listen to the radio, instead. Want the new issue of a magazine? Read it at the library. Heading out for pizza? Stay in and bake one. Shopping for gifts? Write a poem, create a craft, or build a book of coupons redeemable for favors. Looking for a new fashion? Check a resale store for a unique look.

Be the Boss—Lawn mowing and swabbing the deck might be part of your weekly chores, but if they're not, sell your services to your family. Help with shopping by clipping coupons and ask to keep the savings. Make gifts for family members to buy and give to their friends.

Build a Spending Plan—Contract with your parents for a weekly allowance and agree what it should cover. Start small, say school lunches and club dues. As you manage successfully, negotiate a raise to cover entertainment. Eventually move toward a clothing allowance. You win two ways—no more begging, and you pocket the savings.



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Secretary of the Treasury

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Robert M. Lucin
Treasurer of the United States

Treasurer of the United States

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