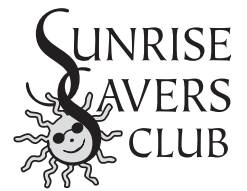


# THE SUNRISE REPORT



Winter 2008  
New Horizons Credit Union

## ANNUAL MEETING

*Kids are invited too!*

Sunrise Savers members are invited to attend the New Horizons Annual Meeting in March.  
**Every attendee receives a special gift.**  
**Every attendee is also eligible to win CASH door prizes totaling more than \$2,000!**

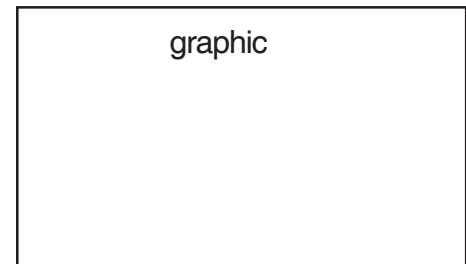
MARCH 28, 2008

7 PM

THE MITCHELL CENTER  
UNIVERSITY OF SOUTH ALABAMA

## MAKING MONEY FUN

If you begin your child's financial education early, you can increase its complexity as his or her understanding grows. Preschoolers can start learning valuable money lessons with a few simple games. For example, let your child set up a "store" with toys or groceries for sale. Take turns playing shopkeeper and customer, giving your child the opportunity to mark items with price tags and use real money to make a "purchase." Take your little one to the supermarket and have him or her be your "assistant," putting her in charge of tracking coupons and spotting sale items. As you walk through the aisles, let her guess how much things cost — an important skill for kids to learn. After you've checked out, you could let your child keep the coupon savings as a reward for their help.



As children mature, they should be given more responsibility and take a more active role in household money matters. Make it a point to discuss family finances openly and honestly with your children. You don't need to reveal your net worth, but you should explain your family budget and make your kids aware of monthly expenses, such as the mortgage, car payments, savings, college fund and food. When your family is making a major purchase, such as a vacation or a car, get your kids involved in the decision making process. If they vote Ferrari and a Ford fits your budget better, explain in detail why their choice isn't financially feasible.

Perhaps the greatest lesson anyone can learn about money management is to pay yourself first. Kids of all ages should be saving part of their allowance, birthday money and earnings from work. As soon as your child has enough money saved for a minimum deposit, take her to open a savings account. This field trip will help her realize the importance of saving and will make her feel special and grown up. Consider matching a part or all of what she saves. Another tip for instilling financial discipline is to have your child keep a "money log" in which she records exactly how she spends, saves or shares her money. The log can be used to track expenses and plan for big purchases, such as a bike. You could even offer an allowance bonus for a well-kept and detailed log each week or month. Learning to record exactly where her money is going will help your child become a financially responsible adult.

# HOLIDAY CLOSINGS

graphics

## MARTIN LUTHER KING DAY

Monday, January 21, 2008

## PRESIDENT'S DAY

Monday, February 4, 2008

## MARDI GRAS DAY

Tuesday, February 5, 2008



P.O. Box 2966  
Mobile, AL  
36652

## FREE STUFF!

graphic

## Christmas in March

For each \$25 deposit you make  
March 1-31, 2008,  
you are entered to win  
a \$75 Toys R Us gift card!

## FUN STUFF!

What did the  
snowman say to  
the other?

graphic

(sniff, sniff)  
Do you smell carrots?