

# LAUNCHPAD

## LAUNCHING KIDS FINANCIAL FUTURES

June/July 2009

### Help Save Energy AND Keep Money in Your Pocket!

Did you know that the typical family spends at least \$2,500 every year on utilities such as water, heat, air conditioning, and electricity? The U.S. Department of Energy says a lot of that money is spent on wasted energy. And if you help your family save energy, there may be more money to spend on things like fun vacations, pizza and shopping.

These small things can make a difference, especially if you do them every day:

- \* Turn off the lights if you're the last to leave a room.
- \* Use cold water rather than hot water, whenever possible.
- \* Shower instead of taking baths and limit your showering time.
- \* Microwave your lunch-it requires less energy than using the stove or big oven.
- \* Close doors and windows when the air conditioning is on.
- \* Unplug your video game system or TV when not in use; it can still waste energy plugged in, even turned off.
- \* Know what you want before you open the refrigerator door-looking while the door is open will make it run longer.
- \* Put dirty clothes in the laundry-only if they're dirty. If clothes are just wrinkled, re-washing them wastes energy.



You also can spend time learning how to save energy in and around your home - you'll be able to make suggestions to your parents. Visit [www.energysavers.gov](http://www.energysavers.gov) and [www.eere.energy.gov/kids](http://www.eere.energy.gov/kids) today for more information.

### Do You Know How Credit Unions Are Different?

Your credit union is a different kind of financial institution. Here are four key factors that set us apart from other financial institutions:

#### 1. You are an owner.

Members who belong to the credit union are its owners, not merely customers. That's because credit unions are set up as not-for-profit cooperatives.

#### 2. You pay lower loan rates and earn higher dividends.

Because credit unions are not-for-profit businesses, they return income to members in lower loan rates and higher savings rates. Unpaid, qualified volunteers serve on the credit unions' boards and committees. This means lower costs of doing business - no hefty payments to a corporate board. Credit unions pass along those savings to members in the form of better deals.

#### 3. You pay lower fees.

At the credit union, you'll find low or no service charges on checking accounts, and lower fees for overdrawn checks than fees at other financial institutions.

#### 4. You get extra attention.

Credit union staff help members toward financial health. We are here to answer members' questions or offer one-to-one counseling. So remember that you are a Credit Union member for life and will always belong at JSC FCU!



**BUDDY JET™**

CODE NAME: "BUDGET"

# FIND A SUMMER JOB WORD SEARCH

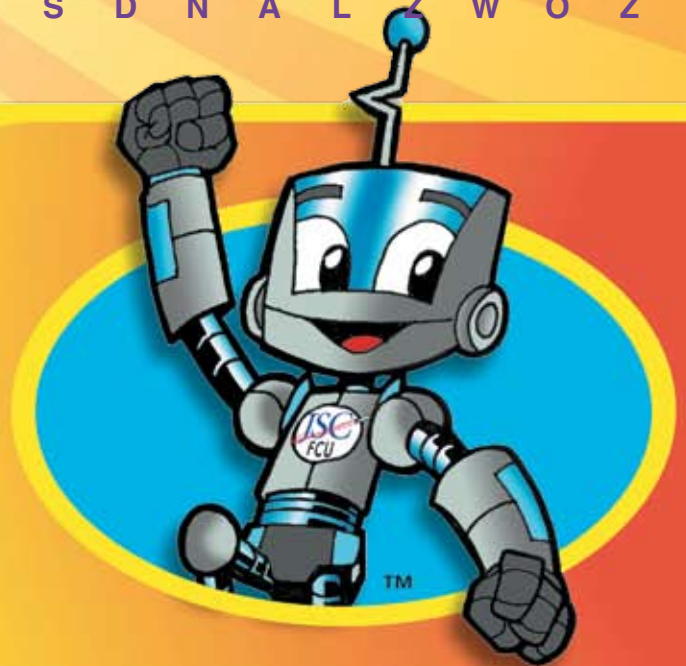
Working a summer job can be a great experience and a lot of fun. Even better, you can set aside your earnings in your STAR Team savings account at the credit union for something special. Advertise your work by posting flyers, calling friends and family, or putting an ad in the neighborhood newsletter. And make sure you take good care of your customers - you want them to recommend your services to others! And don't forget to ask your parents for permission to start your summer job.

H	B	B	H	E	M	O	W	L	A	W	N	S	W	S
S	S	Y	E	N	O	M	N	U	F	C	T	A	E	E
A	E	S	R	T	N	E	D	R	A	G	T	U	W	I
C	L	B	R	R	G	T	B	F	D	E	F	P	A	D
P	L	E	H	E	M	I	T	T	R	A	P	Y	S	O
B	C	I	V	P	T	J	H	F	B	V	B	E	H	O
O	R	Z	R	R	W	U	L	O	I	D	S	K	C	G
J	A	B	I	E	T	O	P	D	U	U	L	Q	A	E
R	F	A	T	N	W	I	A	M	O	S	D	G	R	K
E	T	B	C	E	P	Z	S	H	O	G	E	H	S	A
M	S	Y	R	U	N	G	T	T	Q	C	W	S	W	B
M	E	S	A	R	D	N	C	U	E	L	X	A	I	L
U	X	I	K	W	I	P	K	K	T	P	P	I	L	T
S	N	T	P	A	P	E	R	R	O	U	T	E	F	K
T	S	E	P	A	C	S	D	N	A	L	Z	W	O	Z

## COOL IDEAS FOR A SUMMER JOB

See how many of these words or phrases you can find in the word search (across, down or diagonally)!

- |               |                |               |
|---------------|----------------|---------------|
| babysit       | garden         | pet sit       |
| bake goodies  | house sit      | sell crafts   |
| cash          | landscape      | summer job    |
| dog walk      | mow lawns      | wash cars     |
| entrepreneur  | paint houses   | water flowers |
| fix computers | paper route    |               |
| fun money     | part-time help |               |



Federal Credit Union  
1330 Gemini  
Houston, TX 77058



PRESORT STD  
US POSTAGE  
**PAID**  
WEBSTER, TX  
PERMIT NO. 184