

FAT CAT® PAW PRINTS

Published Quarterly
For The FAT CAT Kids of
State Employees' Credit Union
Volume 17 • Issue 3 • July 2017

NEEDS VS. WANTS

Have you ever asked to buy something and an adult said, "Do you need it or want it?" That may have seemed like a confusing question at the time, but it's important to know the difference between needs and wants, and how it can impact the way we spend money.

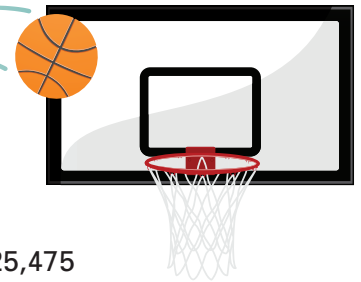
First, let's talk about needs. These are things we must have to survive, such as food and water, clothing, shelter and transportation. Wants are things we would like to have, but don't need to survive. These items include cell phones, electronic devices and toys, video games and trips to the movies or amusement parks.

Since most of our needs and wants cost money, it's important to use the money we earn to pay for things we need first before we buy items we want. It's not always easy to manage buying both; this is why many adults create a monthly budget or a spending/savings plan.

If you have things you want that can't be purchased right now, you can help by making a savings plan of your own. Talk with your parents or guardians about a goal you would like to save for, and each time you receive money for gifts or chores, add some of it to your FAT CAT Share account. As your deposits grow, you will eventually have enough saved for the item you want!

YOUTH SAVING CHALLENGE WAS A SLAM DUNK!

Thanks to all FAT CAT and Zard members for making this year's "Play to Save" Youth Saving Challenge week a huge success. During the week of April 17-21, 916 new youth accounts were opened and a total of 25,475 savers deposited \$5,227,734, nearly \$2 million more than last year!



COLORING WINNERS!

Morgan, age 3, of Greensboro
Jonah, age 4, of Lexington
Wensley, age 4, of Locust
Natalie, age 5, of Pikeville
Cullen, age 6, of Holly Springs
Kaitlyn, age 7, of Marshville
Madeline, age 7, of Burnsville
Ashley, age 7, of Pantego
Grimsley, age 9, of Raleigh
Mikael, age 12, of Warrenton

Congratulations to our winners!
These lucky folks received a
FAT CAT backpack! View the winning
colorings in FAT CAT's Art Gallery at
www.cufatcats.org/ArtGallery.html!

Youth members who made a deposit during the Saving Challenge were entered for a chance to win an Apple iPad mini 2 and an iTunes gift card. Noah Higham of Raleigh, N.C., was our lucky FAT CAT grand prize winner! Congratulations to Noah and everyone who added to their savings during the 2017 Youth Saving Challenge!

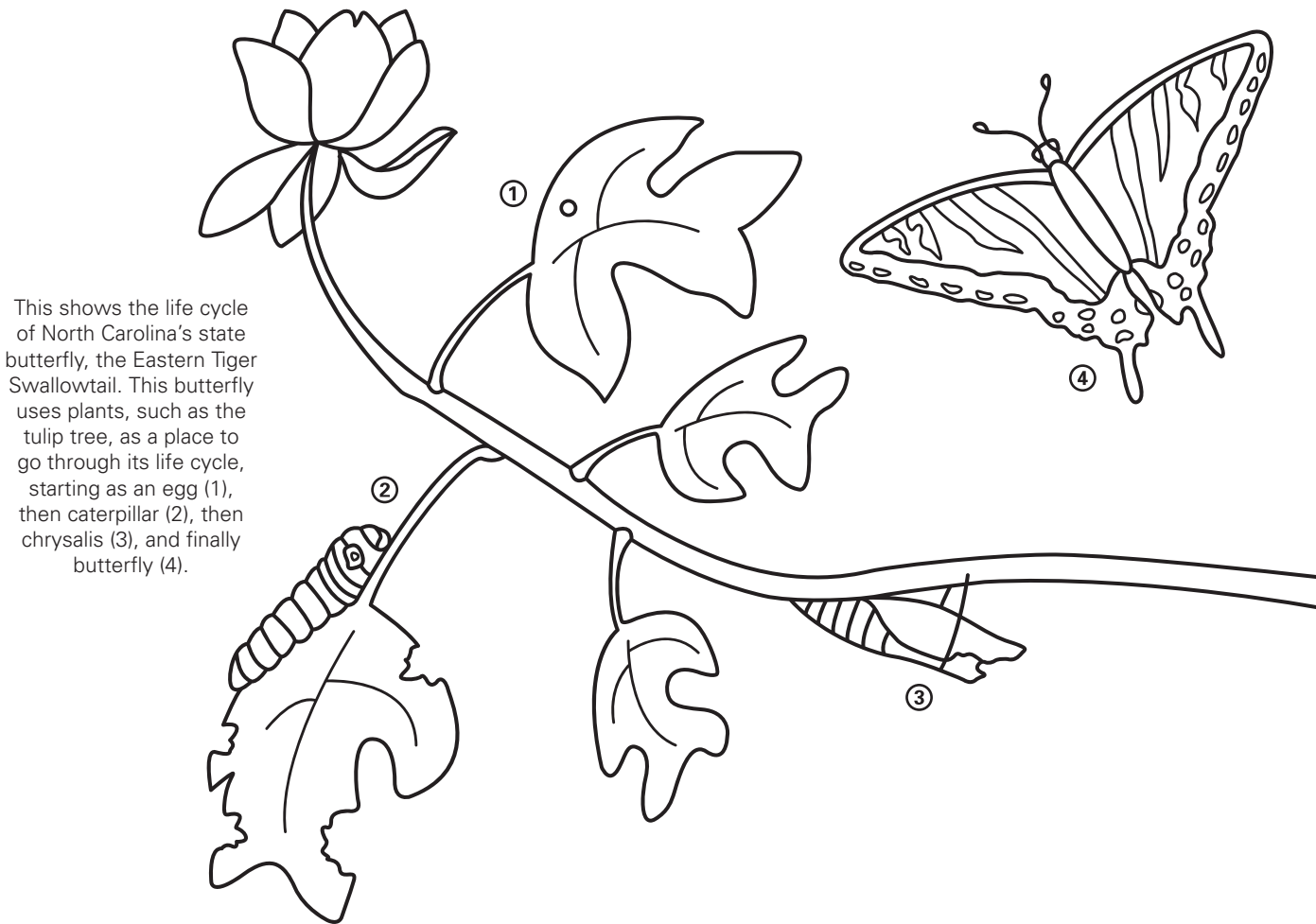


Federally insured by NCUA

www.cufatcats.org

HONORING THE EASTERN TIGER SWALLOWTAIL – NORTH CAROLINA'S OFFICIAL STATE BUTTERFLY!

Coloring provided by the North Carolina Arboretum in Asheville, cultivating connections between people and plants for 30 years!



This shows the life cycle of North Carolina's state butterfly, the Eastern Tiger Swallowtail. This butterfly uses plants, such as the tulip tree, as a place to go through its life cycle, starting as an egg (1), then caterpillar (2), then chrysalis (3), and finally butterfly (4).

COLOR FOR A CHANCE TO WIN!

Send in your coloring along with your full name, address and age by **September 5, 2017** for the chance to win in a random drawing. Winners will receive a FAT CAT backpack!

Drop this off at your local branch or mail it to:
FAT CAT - State Employees' Credit Union
P.O. Box 27948
Raleigh, N.C. 27611

IMPORTANT NOTE TO PARENTS:

If you are willing to have your child's submission published in the newsletter and/or on the cufatcats.org website, please complete, sign and mail this form in along with your child's submission. We will not publish your child's last name or street address. Thank you!

Child's full name: _____

Child's age: _____

Child's address: _____

Please check each statement that applies. I give permission:

for my child's first name, age and hometown to be published in "FAT CAT Paw Prints" and/or on the cufatcats.org website.

for my child's artwork or story to be published in "FAT CAT Paw Prints" and/or on the cufatcats.org website.

Parent/Guardian Signature _____

Date _____



To contact the editor of FAT CAT Paw Prints, write to P.O. Box 27948, Raleigh, N.C. 27611 or send your comments via email to membercommunications@ncsecu.org.