

# Paw Prints

Volume 21  
Issue 1

January 2021  
[www.cufatcats.org](http://www.cufatcats.org)



**FAT CAT**<sup>®</sup>

Published Quarterly For  
SECU's FAT CAT Membership



## Borrowing Money



Have you been saving for something important, but realize you may need the item sooner than you thought? Adults can find themselves in this same situation and when they do, they may look to borrow the money in the form of a loan. Loans allow you to buy things now and pay the money back later, usually with a fee. Many people borrow for big purchases like a car or home, but loans can be made for smaller items too.

When you borrow money, whether it is from a friend, family member or a financial institution like the Credit Union, it is important to be a trustworthy and responsible borrower. You want to repay the lender who made you the loan in a timely manner. Usually, a schedule is created so you know when your payment is due, how much to pay each time, and how long your payments will continue. When you pay on time you create a positive relationship with your lender, which means they may allow you to borrow again in the future.

Talk with your parents or family members about saving and borrowing to help you develop good money management skills. Learning good money management skills now will set you up for a bright financial future!

## Coloring Winners!

Marachimso, age 2, of Bethel  
William, age 3, of Sugar Grove  
Juliet, age 5, of Raleigh  
Korie, age 6, of Lillington  
Ashtyn, age 8, of Wake Forest

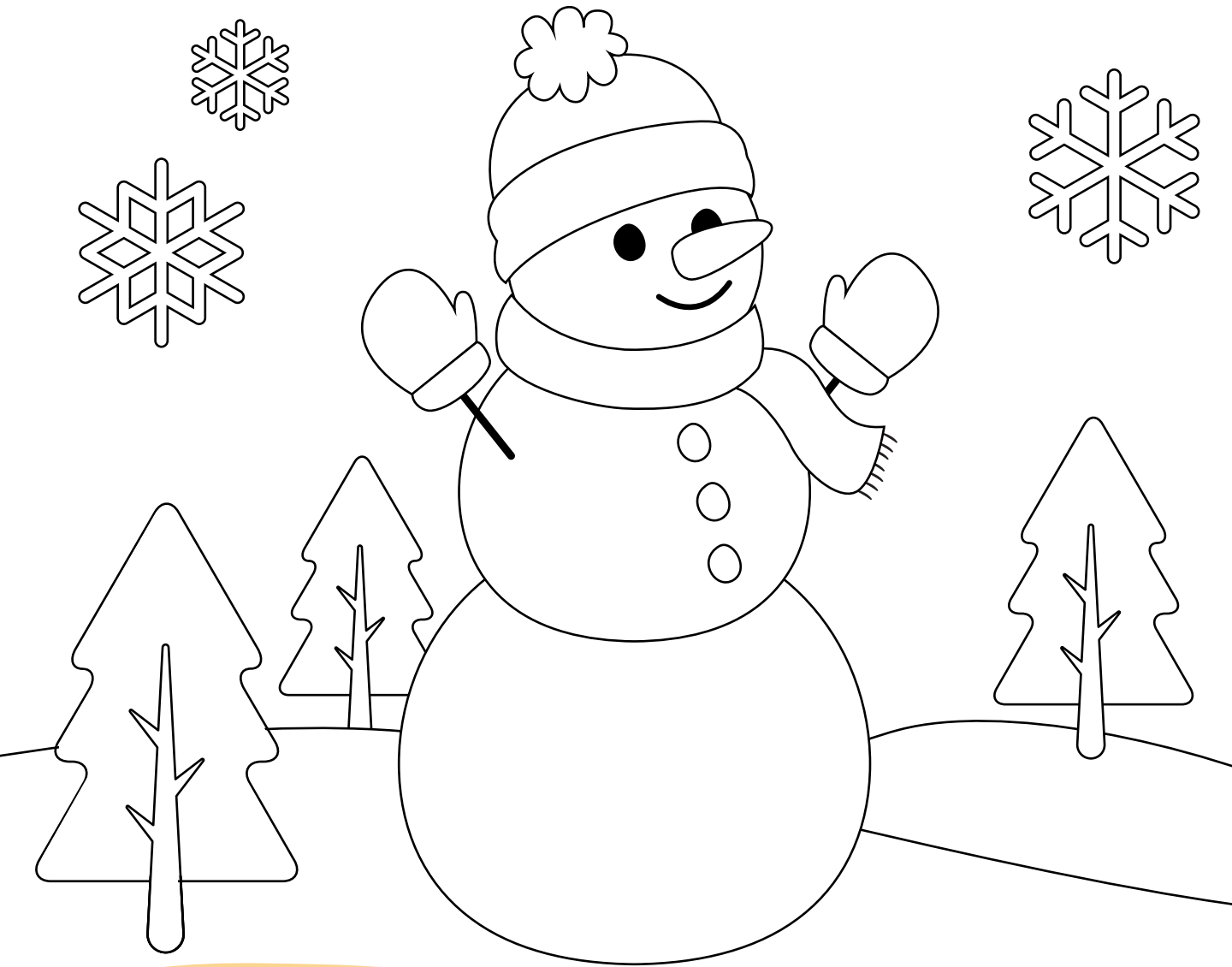
Ava, age 9, of Boone  
Ayden, age 9, of Louisburg  
Ayla, age 10, of Greenville  
Rhett, age 10, of Wendell  
Bethany, age 11, of Grimesland

Congratulations to our winners!  
They each received a FAT CAT  
backpack! View the winning  
colorings in FAT CAT's Art  
Gallery at [www.cufatcats.org](http://www.cufatcats.org)!



# Color for a Chance to Win!

Send in your coloring along with your full name, address, and age by **March 5, 2021** for the chance to win in a random drawing. Winners will receive a FAT CAT backpack!



## IMPORTANT NOTE TO PARENTS:

If you are willing to have your child's submission published in the newsletter and/or on the [cufatcats.org](http://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: \_\_\_\_\_

Parent/Guardian full name: \_\_\_\_\_

Parent/Guardian address: \_\_\_\_\_

Please check each statement that applies. I give State Employees' Credit Union permission:

to publish my child's first name, age, and hometown in FAT CAT Paw Prints and/or on the [cufatcats.org](http://cufatcats.org) website.

to publish my child's artwork or story in FAT CAT Paw Prints and/or on the [cufatcats.org](http://cufatcats.org) website.

\_\_\_\_\_  
Parent/Guardian Signature

\_\_\_\_\_  
Date

Take a photo of this and email it to [membercommunications@ncsecu.org](mailto:membercommunications@ncsecu.org),

mail it to: FAT CAT - State Employees' Credit Union, P.O. Box 27948, Raleigh, N.C. 27611, or drop by your local branch's drive-thru.

Federally insured by NCUA

