

National Credit Union Youth Week™ Is April 20-26, 2008
Got Green? Grow It at Your Credit Union

Grade: F. That's the average report card 12th graders earned for financial literacy in 2006. For about a decade, the Jump\$tart Coalition® has been surveying high-school seniors about personal finance.

What our youth don't know is shocking. For example, only 23% understand that interest/dividends on savings accounts may be taxable. Only 40% realize they could lose their health insurance if their parents become unemployed.

Achieving economic prosperity is difficult. It's especially hard for young people who've never learned how to manage money. Your credit union is ideally positioned to respond because we believe in the power of education. We're here to help you launch the youth in your life toward financial independence.

Join. As a start, open a savings account for each child in your family at the credit union. As soon as your children can write, have them fill out deposit and withdrawal slips. Guide teenagers through using a debit card and balancing a checkbook.

Share. Include your children in your household finance discussions. Show them how you budget income and expenses. As their skills improve, give them challenges—such as finding a better cell-phone plan, calculating the total monthly cost of owning a car, or sticking to a budget with back-to-school or holiday spending.

Coach. Remind your children to ask for help when they need it. And turn to your credit union when you want help. Our tradition of service and philosophy of self-help make Atlantic City Federal Credit Union and all credit unions a natural partner in pursuing financial security.

Join us this year as we celebrate National Credit Union Youth Week from April 20-26. Our theme for 2008 is "Got Green? Grow It at Your Credit Union."

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