



# How Interesting!

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## Need it? Want it?

Often, you'll see things you might need or want really bad. How do you know the difference between your 'needs' and your 'wants'? Sometimes it's hard to tell the difference, right? If you think about things as a matter of basic living, it might be easier to understand. For example, some of the items that are considered a **need** include:

- **Shelter (Home)**
- **Nutritious Food**
- **Adequate Clothing**
- **Transportation to School**



Your parents can help you decide between 'needs' and 'wants' by cutting pictures out of old magazines, and helping you make collages out of what you think is a 'need' versus a 'want'. Be sure to think it through – it could get tricky!

Good walking shoes, a bike, or bus fare, might fall into the category of transport to school. A warm jacket falls into the category of adequate clothing, unless it's a more expensive designer item. Is that really a need? The more you understand the difference, the easier it will be to make decisions.

### What about these items?

- **Designer Sweater**
- **Musical Instrument**
- **Sugary Snacks**
- **Popular Video Game**
- **Latest Tech Gadgets**



Many of these things can be nice to have, but they aren't truly necessary. It's fun to eat candy, but it's not nutritious. It might be nice to have a designer sweater, but a less expensive one will do the same 'comfort' job for less. Make sure your basic needs are covered before you choose those wants. If you receive an allowance or earn money for chores, be sure to save funds so you can afford what you need... or what you want!



**DISCOVER  
FUN THINGS  
TO DO!  
SEE PAGE 2.**

## Tips for Parents:

1. Set a good example for your child by letting them see your good spending habits. Explain 'needs' versus 'wants' early.
2. Help your child develop a budget for saving and spending to teach skills that will serve him or her for a lifetime.

## Heard a Word?

**Afford:** The ability to purchase an item without putting undo stress on your routine finances.

**Expensive:** When an item is valued higher than what might be necessary for a given purpose, it is considered to be expensive. It is a relative term, so what may be expensive to one person might not be to another.

# What's Different?

Use your keen eyes to spot all the differences between the two snowfamily scenes below! Can you find all 10?



# Sweet Treat



## Candy Cane Reindeer

You will need: candy canes, brown pipe cleaners, wiggly eyes, small red pom poms, and glue.

- 1 Place 2 candy canes next to each other with the curves in opposite directions.
- 2 Wrap one brown pipe cleaner snugly around the middle of the candy canes, keeping them together. Wrap more pipe cleaners to fill in the face.
- 3 After all of the candy canes are wrapped in pipe cleaners, add the wiggly eyes by putting a dot of glue on the back of each eye and placing them where you want them.
- 4 Now add a dot of glue on the red pom pom nose and place it just below the reindeer's eyes.

That's it! Now you've got a sweet reindeer treat for yourself or to share with a friend!

# Things to Do!

## Iron Valley Snow Tubing

At the Iron Valley Golf Course in Cornwall, PA, there's an all-new place to make the most of winter. There are 15 tubing lanes for hours of family fun. Open every day! For details, visit: [ironvalleytubing.com](http://ironvalleytubing.com)

## SPLAT Studio

Get your 'creative' on with nearby, hands-on, studio fun! SPLAT Studio in Annville is open Thursdays, Fridays, and Saturdays. Or get a group together and schedule a special event. Get full details at: [splatstudio.com](http://splatstudio.com)

## Cedar Lanes Bowling

Escape the winter chill and knock down some pins while you experience the final months for Cedar Lanes before they close in mid-2016. It's the perfect place to create family memories. Find info at: [cedarlanes.com](http://cedarlanes.com)

# The Famous Feet Feat!

Name 10 things that you can wear on your feet that begin with the letter...



- 1 \_\_\_\_\_
- 2 \_\_\_\_\_
- 3 \_\_\_\_\_
- 4 \_\_\_\_\_
- 5 \_\_\_\_\_
- 6 \_\_\_\_\_
- 7 \_\_\_\_\_
- 8 \_\_\_\_\_
- 9 \_\_\_\_\_
- 10 \_\_\_\_\_

Answer: Shoes, socks, sandals, sneakers, slippers, skis, snowshoes, stockings, and stilts!



Ask a parent to help you visit the club page:  
[bankjbt.com/younginvestorsavingsclub](http://bankjbt.com/younginvestorsavingsclub)