



CREDIT CHAMPIONS



Meet: Local Greeley #Kidpreneurs



Get ready for a Kids Market Fair brought to you by local kid entrepreneurs right here in Greeley! Let the young crafters dazzle you with their handmade goods and tasty treats.

This is the perfect opportunity for you to do some holiday shopping for your friends, and family!



It will take place on November 23rd at the Greeley Recreation Center from 10am to Noon.

The event is a kid-led and parent-guided, cash only event, where local homeschooled kids have created crafted items for purchase!

The kidpreneurs have made a wide range of fun crafts and delicious food items!

They are also giving back to their community with a food drive benefiting Weld Food Bank!



The Money Envelope System

The money envelope system is a simple, proven, and powerful way to keep spending in check and keep a mindful budget.

Here are three basic places that your money should go: **Spending**, **Saving**, and **Giving**. Create three envelopes, one for each category and add money to them throughout the month until you reach your budgeting goal.

The best way to see where your money should go, is to create a visual system for dividing your money into these categories. The 50/40/10 rule is a good place to start. 50% goes to **Spending**, 40% goes to **Savings** and 10% goes to **Giving**. You may need to make adjustments to the rule. For example, if you are saving for a big ticket item, you may need to save more and spend less. Which you could easily adjust the percentages you add to each envelope.

Tips and tricks

Here are some variations and different approaches to this ingenious system:

- Use a small accordion file folder instead of individual paper envelopes.
- Create an emergency envelope. Set aside \$5 or \$10 to use in case another envelope runs out of money.

Congratulations! You've got the money envelope system down pat!



Zogo is the #1 app that helps you improve your financial literacy!



Complicated financial topics are broken down into **FUN** bite-sized modules.

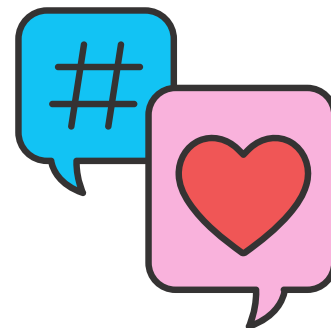
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WELDCOMMUNITY[®]
CREDIT UNION

Drive-Up: 7am to 5:30pm
Lobby: 9am to 5:30pm
Saturday Drive-Up: 9am to Noon

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