

July
2006



Danny



Polly



Dennis



Darlene

DOLLAR DOT DISPATCH

Arizona Federal

HOW DO YOU SAVE?

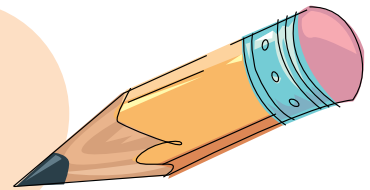
In our last newsletter, our Dollar Dots asked, "How do you save?" Many of you shared your wise and creative savings habits with us. We've chosen our winners! The winners of each age group will receive gift cards from Toys R Us!

First Place: \$25 Toys R Us gift card

Second Place: \$15 Toys R Us gift card

Third Place: \$10 Toys R Us gift card

Honorable Mention: \$5 Toys R Us gift card



Age 9-12

First Place

I have saved a lot by doing one simple thing. This was just by spending my money wisely. Instead of buying lip gloss every time I earned 5 bucks, like I used to, I now save it for something more useful or something I need. I have found out that by doing this, I have found myself being able to afford more things on my own without my parents' help. Being able to afford things feels great!

- Meagan Shepherd, Age 12

Second Place

Ever since I can remember, I have liked to save all of the money I earn. One thing that motivates me to put my money into my savings account is that the more money I put in, the more interest I earn. I love to see my money grow. I also try to remember that saving my money will help me in the future with buying a car and going to college.

- Tyler McDonald, Age 10

Third Place

When I want to buy a big item, like a TV, I would save up my money and put it in my account. I would then go to Target, Wal-Mart and electronic stores to find the lowest price for a TV. I would buy it. Then I would mark it in my account booklet of the current date, how much money it cost and what I bought. Anyway, I think it is a big responsibility!

- Hillary Gasper, Age 10

Honorable Mention: Kelsey Fitzhugh, Anastasia Henry, Brianna Huss, Mariah Mitchell, Emily Shepherd, Nicolaas van der Knoop, Jacob Wilson



Ages 5-8

First Place

When I get a gift or allowance, I divide it in four ways. They are: Books, Charity, College and Mad Money. I do this because when I want something I can get it. When I get enough in my college savings, my dad helps me put it in the bank.

- Megan Metoyer, Age 8

Second Place

I get \$10 allowance every week. I put \$4 dollars in an envelope for my savings. I give \$1 to my church. I get \$5 to spend on whatever I want. I usually put it in my wallet until I have enough to buy something really cool.

- Max Shepherd, Age 7

Third Place

I save money by keeping it in a piggy bank and a nail polish bank. I also use a long term and short term savings. I save money also by putting the money in wonderful safe spots. I also save by earning, earning, earning and earning.

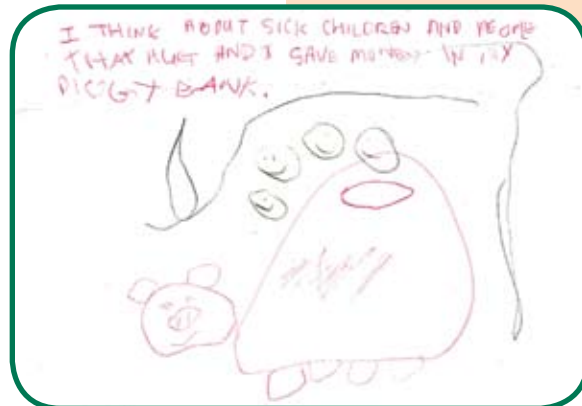
- Abby van der Knoop, Age 8

Honorable Mention: Zach Bultman, Nathaniel Galindo, Sunny Lutz, Matthew Mitchell.

Ages 1-5 Honorable Mention: Alejandra Osornio, Jasmine Sompit

CONGRATULATIONS
TO ALL OUR
WINNERS!

Ages 1-5



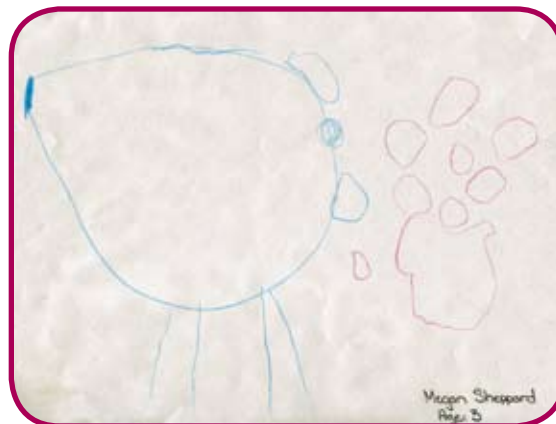
First Place

- Hannah Nevin, Age 2



Second Place

- Jayden León, Age 4



Third Place

- Megan Sheppard, Age 3