

January
2005

DOLLAR DOT DISPATCH

Arizona Federal



Danny



Polly



Dennis



Darlene

HOW DO YOU SAVE?

In our last newsletter, our Dollar Dots asked, "How do you save?" You told us and showed us your wise and creative savings habits. 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 Mentions: \$5 Toys R Us gift card

Age 9-12

First Place

First of all, I earn money. Then some of it goes to my tithing jar and half of the rest goes to my bank account. After that, I have some money left. I'll probably use fifty cents for something, but if I don't I put the money in my wallet. That's where my money stays until I earn enough to get something valuable and then I start all over again!

- Caelan Schmid, Age 9

Second Place

One of the things that I do to save money is I get some envelopes and write savings, spending and anything else that you would put in your saving envelopes. You can also get an old jewelry box or something with compartments to put different types of money in it. Dimes in one, nickels in other and etc. This is how I conserve my money and it seems to be working pretty well for me.

- Tom Moore, Age 12

Third Place

When I save money the first way is I do my chores for my family. My mom gives me five dollars a week. All of my money goes to my account.

- Lynette Velasquez, Age 11



AGES 5-8

First Place

First, I save up at least twenty dollars. Then, I put about ten dollars in the bank. After that, I wait a while to earn interest. I started my bank account about six months ago and I already have seventy-four dollars! Sometimes I save up for toys.

- Raenaeh Cottle, Age 8

Second Place

I get good grades. I do my chores to save my money. My mom took me to the bank to put my 60 dollars from my birthday. By breaking my times in swimming my Dad gives me money. It is another way to save money. My aunt Ellen gives me money to save by cleaning my room.

- Matthew J. Mitchell, Age 7

Third Place

I save money by putting my allowance in a piggy bank. I tell my mom and dad to put my money in the savings account. I save all of my gift money and my dad takes it to the bank. I get money for my birthday and good grades, and I save it.

- Sunny Lutz, Age 7



Honorable Mention: Amanda Foster, Alexandra Foster, Skylar Kopp, Mariah Mitchell

AGES 1-5

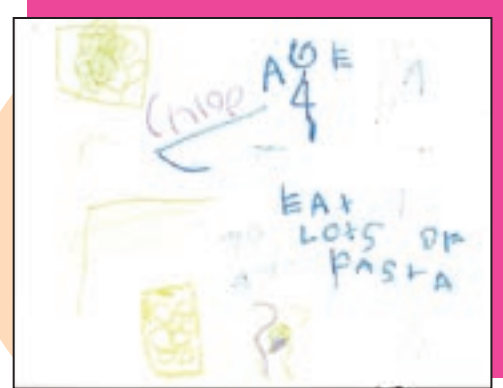
First Place

- Parker Speer, Age 4



Second Place

- Chloe Cunningham, Age 4



Third Place

- Jayden Leon, Age 2



CONGRATULATIONS TO ALL OUR WINNERS!

Honorable Mention: Amree Avila, Jesse McEntire, Ariah Mendez