



BECOMING AN...

# YOUNG INVESTORS

## INFORMED INVESTOR

Today's Topic:

### CREDIT CARDS

#### MAY "THE CARD" BE WITH YOU

In the Star Wars movies, *The Force* is an energy field that basically binds everything together. In your personal life the way you use "credit cards" is a primary force that binds your financial future together.

Credit cards, like *The Force*, have both a bright and a dark side. A financial Jedi must learn how to use credit properly to avoid going toward *The Dark Side* of money management.

For example, a financial Jedi uses credit cards as a convenient and time saving way to make purchases. A Jedi uses credit cards only for everyday expenses, e.g. entertainment and food where the balance can be paid off each month. A Jedi avoids using credit cards for larger purchases that cannot be paid off monthly, such as computers, televisions

or game systems. These high priced items should be purchased from money in your savings account where *The Force* is strongest.

*The Dark Side* of credit encourages you to buy everything on credit and only pay the minimum amount due. If you carry monthly credit balances, and only pay the minimum amount due, you will pay high interest rate charges pushing you toward *The Dark Side* of money management.

A Jedi must learn how to balance debt and savings to build a strong financial future. The first step is to set a goal to only charge items that can be paid off monthly. And start a disciplined savings plan for larger purchases.

When it comes to securing your financial future remember Yoda's advice to Luke Skywalker, "Do or Do not, there is no try."

## Running With The Bulls Stock Market Contest to Be Announced

### THINGS TO KNOW

#### Not all Credit Cards are Created Equal

Credit cards are essentially short-term loans that allow you to purchase goods and services and pay for them later. Credit cards are usually issued by a bank and can be used at any business that accepts them. Credit cards are convenient, but be forewarned, they come with strings attached. Unless you pay the full amount you owe each month, the issuer will charge you interest which increases the cost of your purchase. The interest rate is usually expressed as an Annual Percentage Rate (APR) and can be as high as 36%! Most issuers will give you a grace period before charging an interest fee, usually 30 days. If you pay off the bill in full each month you can avoid paying interest charges.



For example, if you bought a computer for \$1,500 on a credit card that charges 20% APR, you would owe the bank \$1,525 (1,500 plus \$25 in interest) after one month. If you paid only the minimum balance due each month, the yearly interest charge would approximately be \$300. The computer you purchased for \$1,500 would actually cost you \$1,800 due to the interest rate charges. Think of what you could do with the extra \$300 if you paid off the credit balance each month.

Credit card terms will vary among issuers. Some issuers provide special bonuses like airline miles, product discounts or cash back programs to encourage you to use their cards. It is important to read the credit card terms carefully to understand the various incentives, fees and charges.

Run  \$100 Gift Card  
from Target  
With The  
Bulls  
STOCK MARKET CONTEST

#### TO PLAY:

- Visit [Younginvestorfund.com](http://Younginvestorfund.com)
- Click On Game Center Link
- Click Run With The Bulls Icon
- Register & Pick Your Stocks!



# Laughing STUDIO



# Kid-Themed Investments Google™

**Why did the football coach go to the bank?**

Ha

To get his quarter back.

**Why is money called dough?**

Ha

Because we all knead it!

**Was there any money on Noah's ark?**

Ha

Yes, the duck had a bill, and the frog had a greenback!

**What's a pirate's favorite type of movie?**

Rated "Arrrrr" movies.

Submitted by Deena in Winston, GA.

**Kids**, if you have a joke that you would like to submit, please send it to [info@monetta.com](mailto:info@monetta.com). If we use your joke we'll send you a special prize!



- Google founders Larry Page and Sergey Brin named the company after the mathematical term "googol," which is a 1 followed by 100 zeros!

- In 2004 Google acquired Keyhole, Inc., the company who created what is now called Google Earth. Did you know that there is a flight simulator built into the Google Earth application? Hit **ctrl+alt+a** to try it.

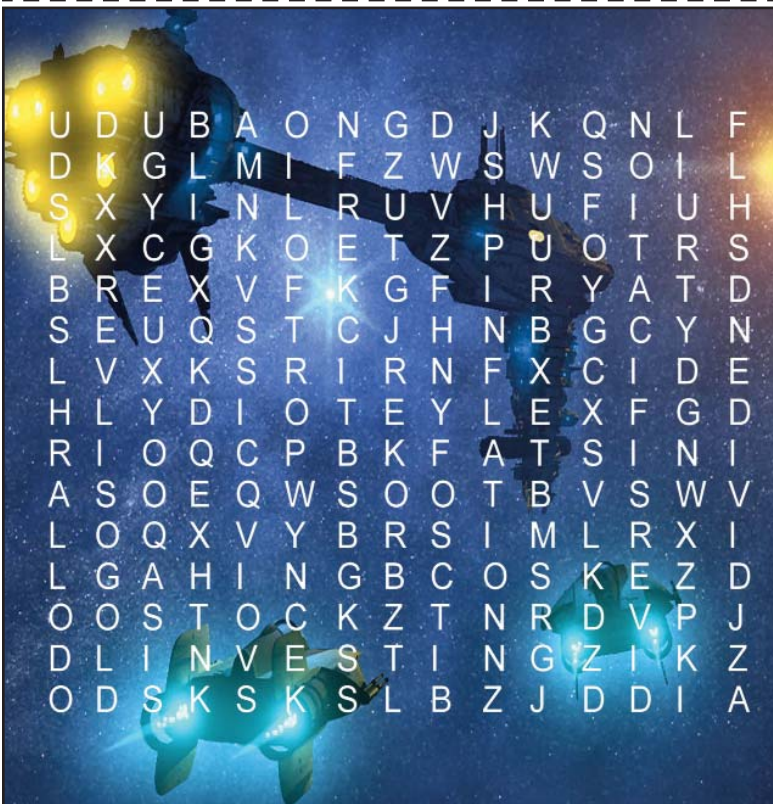
- You can change what language you want to perform a search in by clicking on Language Tools. Options include Elmer Fudd, Pirate and Klingon!

- While best known for the Google Search Engine, the company has made numerous acquisitions, including YouTube (video sharing), On2 Technologies (video software maker), picnic (online photo editor), and Aardvark (social network search engine).

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# GAME STUDIO

W I N A S U R P R I S E !



## WORD SEARCH

OBJECTIVE: Find the words below in the crossword puzzle:

STOCK, BROKER, DIVIDENDS, TICKER, INFLATION, DIVERSIFICATION, INVESTING, DOLLAR, PORTFOLIO, RISK, GOLD AND SILVER.

To qualify for a prize, fill in the information below.

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 E-mail \_\_\_\_\_  
 Age \_\_\_\_\_

Mail Or Email To: [info@Monetta.com](mailto:info@Monetta.com)

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