



MAKING CENTS

FOR KIDS



How Much Does This Cost?

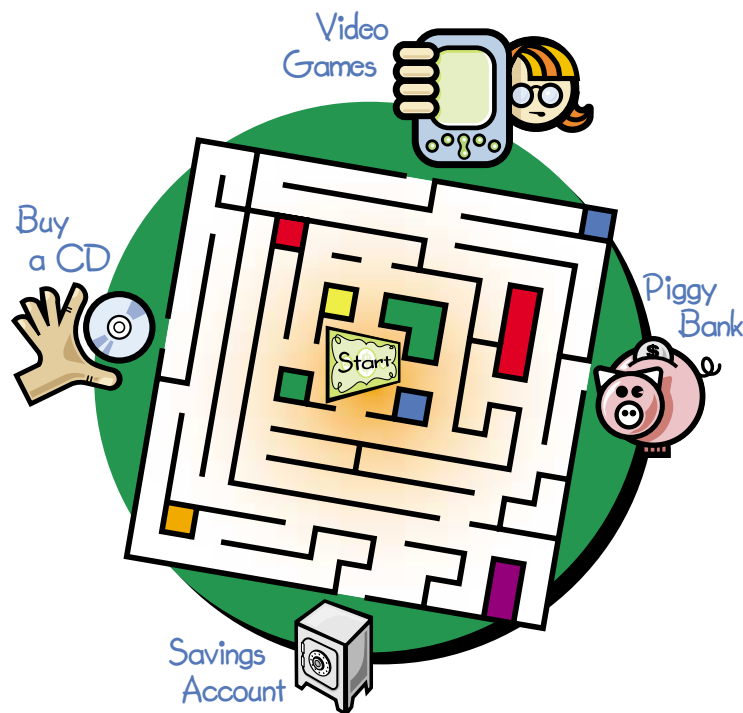
Have you ever had to save money to buy something you wanted? It isn't always easy. Sometimes you may have one item in mind, like a book, and then be tempted by something else, like a game or toy. Then you have to decide what is most important to spend your money on. Adults have the same problem. Most parents would like to spend their money on movies, books, trips and games for their children, but they also have to pay for food, clothes and shelter. Some of the things grown-ups buy cost a lot. Can you match the items to the right with how much they cost?

Item	Price
1) One year's supply of dog food for a medium-sized female puppy	A) \$3.19 B) \$7.40
2) Average monthly rent for two-bedroom apartment in Milwaukee	C) \$15.99 D) \$400
3) A 52-pack of diapers	E) \$1,034 F) \$20,290
4) New Ford Taurus sedan	G) \$128,000
5) Middle-priced home in Green Bay	
6) Gallon of skim milk	
7) Sheet of 20 first-class postage stamps	

Answers: 1) D; 2) E; 3) C; 4) F; 5) G; 6) A; 7) B

Sources: www.petcare.umn.edu, www.homestore.com, www.walgreens.com, www.edmunds.com, www.money.cnn.com, www.simondelivers.com.

What are you going to do with your money?



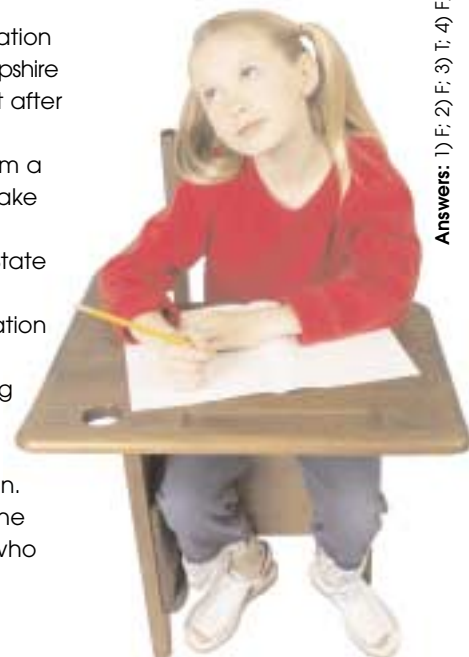
Money Myth or Financial Fact?

How much do you know about money? Take the following true/false quiz to find out.

9) If you had 10 billion \$1 bills and spent one every second of every day, it would take 317 years for you to run out of money.
10) The safest place to keep your savings is at North Shore Bank.

- 1) Money grows on trees.
- 2) The U.S. Mint makes mint-flavored chocolate coins wrapped in silver or gold foil.
- 3) "The Old Man of the Mountain," a rock formation shown on the New Hampshire State Quarter, fell apart after the quarter was made.
- 4) You can use money from a Monopoly® game to make real-life purchases.
- 5) Hawaii will be the last State Quarter made.
- 6) The largest bill in circulation is the \$1,000 bill.
- 7) The Bureau of Engraving and Printing makes 37 million notes a day, worth about \$696 million.
- 8) The \$ sign came from the initials of Irma Stanley, who invented the dollar bill.

Answers: 1) F; 2) F; 3) T; 4) F; 5) F; 6) F; 7) T; 8) F; 9) T; 10) T





MAKING CENTS

FOR TEENS

Keep Your Credit Score in A+ Shape

Think school is the only place where you'll be graded? Think again. Credit bureaus also give a grade - a.k.a. credit score - on how you manage credit and pay your bills. If you're one of the many teens with a credit card, the spending decisions you make today can affect your life later on.

Lenders and landlords, for example, will use your credit score to determine whether to grant you a car loan or lease you an apartment. Depending on how you use credit, you can either dig yourself into debt or lay the groundwork to build a stable financial future.

Spend Now, Pay Later

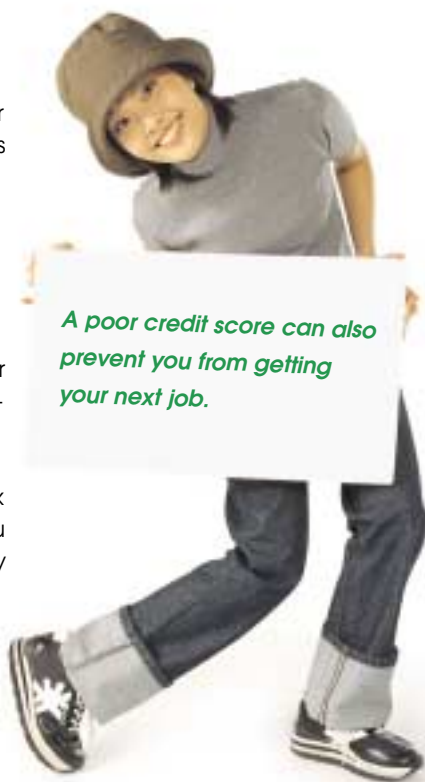
Credit cards are basically short-term loans - whatever you spend now, you will have to pay back. If you can't pay off the balance before the grace period ends, you'll be charged interest. Skipping payments or going over your limit will also tack fees on to your balance. Interest charges and fees can add up over time and make it harder to pay down your debt.

Keeping Score

The way you manage your debt will follow you in the form of a credit score, so it's important to control your spending and make

all your payments on time. Your credit score constantly changes and is based on several factors, including how much debt you currently owe, the length of your credit history and your payment history. Credit scores fall between 300 and 850, and people who score 720 or higher will typically qualify for the lowest interest rate.

Take charge of your future, and make your credit card work for you - charge only what you can pay off right away. Not only will this approach give you an interest-free loan, it will help boost your credit score.



A poor credit score can also prevent you from getting your next job.

Put Your Money Where Your Mouth Is

It Turns Out, Talk Isn't Cheap

Teens and college-age Americans would rather give up TVs, computers and stereos than live without their cell phones for a month, according to a 2003 study.*

You probably place a pretty high value on staying in touch with friends and family, too. Nearly one-fifth of 13- to 17-year-olds own a cell phone, and more than half of 18- to 24-year-olds do.**

Show Me the Money

It's easy to take cell phones for granted ... as long as you're not paying the bills. Almost three-quarters of teens don't pay their monthly cell phone bill.** And 40% don't know how much the service costs.

Staying in touch isn't cheap. Cell phone bills average \$64 a month.** Then there's the cost of Internet access, the home phone, plus voicemail, call-waiting, caller ID, etc. It can all add up to more than you'd imagine.

You can do your part to help keep costs down by limiting minutes or using them at certain times, depending on the plan you use. You'll earn brownie points with your parents. Plus, you'll have a better idea how to use these services economically when you start paying for them yourself.

Ready to Pay the Bills?

On average, teens expect to begin paying their own cell phone bills a few months after their 17th birthdays.** A checking account at North Shore Bank can make paying bills more convenient. Grab your phone to find out more about checking account options at **(877) 672-2265** or go online to www.northshorebank.com.

* A national study conducted by Frank N. Magid and Associates, Cedar Rapids, Iowa.

** Source: "Next Generation Survey: What U.S. Teens Say About Wireless," 2001, The Strategis Group.