



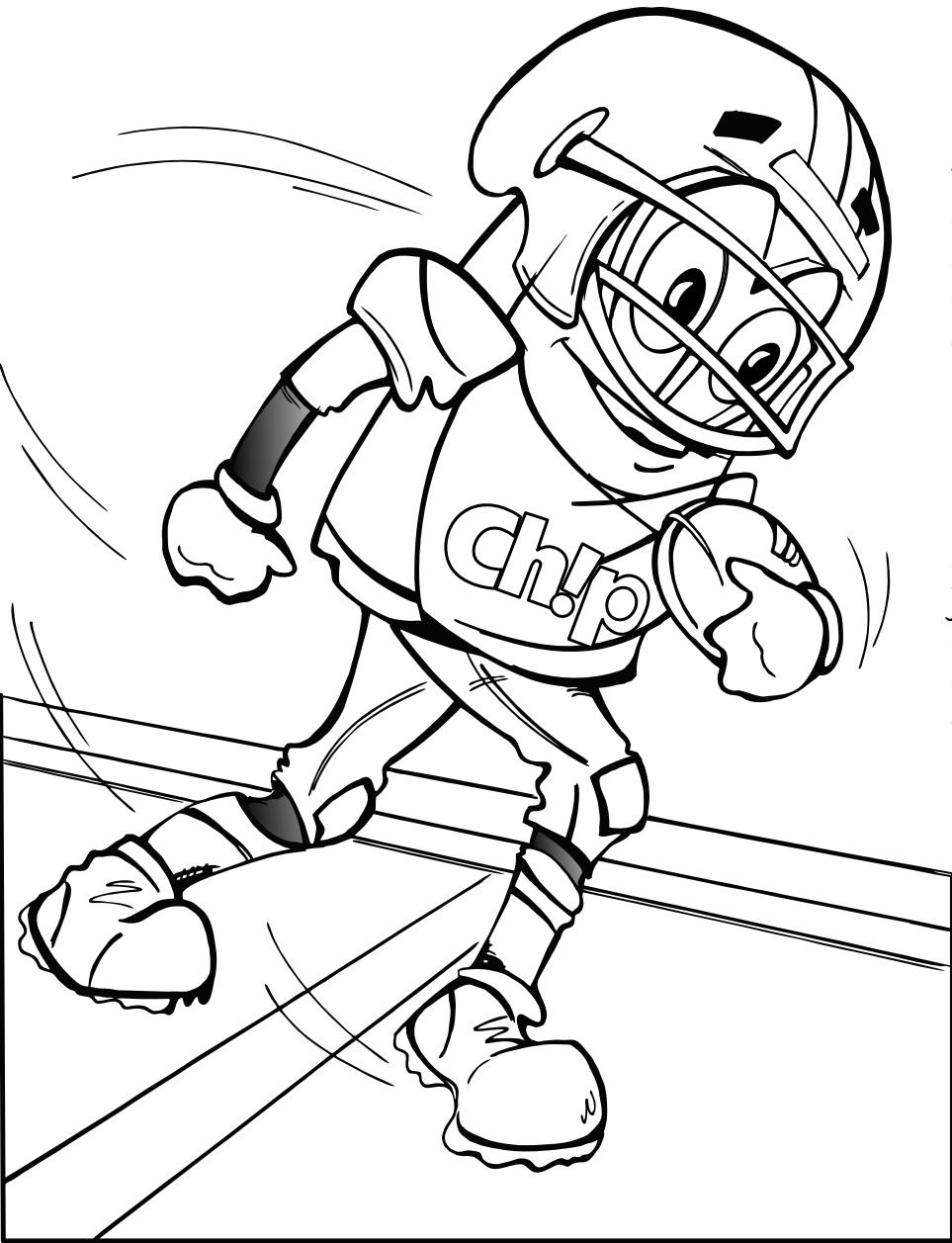
Fall, Finances and Football Fun!

The fall season is here! Leaves are changing colors, its colder outside and Chip is ready for the football season! In fact, Chip has a question he hopes you can help him with...

Chip's Challenge

As the star quarterback for his team, Chip tries to stay healthy so he can play his best. He gets plenty of sleep, eats a balanced diet and is looking to join a gym. A gym membership costs \$30 each month, or can be paid once for the entire year at \$300. If Chip plans on going to the gym all year, which deal is better?

Answers:
\$300 for the entire year. \$30 a month adds up to \$360 for the year if Chip pays each month. Chip will have \$60 he can then put in his savings!



Share your thoughts, ideas or questions with Chip but be sure to get your parents' or guardians' permission first. You can send Chip a letter to PO Box 250169, plano, TX 75025 or an email at chip@itcu.org! Chip looks forward to hearing from you!