

# buckaroo family

## Balancing the Family Sports Budget

Youth sports is a \$5 billion industry. It's no secret that moms and dads are footing most of the bill. The good news is, parents have options when it comes to sports-related spending. By James Flores

Each year, parents find themselves dipping deeper into the family savings, or reaching for the credit card to pay for their kids' sporting experiences. Before you fork over big bucks for coaches, travel expenses, league fees, uniforms and equipment, consider these tips to help you lower your costs—and still have fun!

**Be realistic.** Evaluate the reason for the sports experience. If it's to prep your child for a major league career before they've even attended their first practice, lower your expectations. Skip the expensive equipment and costly travel teams, and focus on fun.

**Buy used equipment.** For amateur athletes, buying expensive pro gear won't make you a star. Instead, buy used equipment while your young athlete learns the fundamentals. They can work their way up as their game improves. You can also shop during the off-season for better deals.

**Choose your sports carefully.** Financially-speaking, not all sports are created equal. Among the most expensive? Ice hockey, skiing and horse riding. Even traditional sports like baseball and football can get costly once you factor in equipment, or take part in travel teams.

**Don't go into debt.** No matter how tempting it may be to finance your child's sports career, avoid borrowing or using credit cards to make it happen. It won't make you a bad parent. Plan out your expenses, save throughout the year, and evaluate every sports-related purchase before committing family dollars to it.

### ALSO IN THIS ISSUE

**4** Things to Do On a Family Nature Trip

**\$** Tips for Raising Money-Smart Kids

**🎨** Ideas for an Affordable Kids Painting Party

*“Skip the expensive equipment and costly travel teams, and focus on fun.”*



### Fourth Annual

## Homemade Halloween Cool Creative Costumes

Forget expensive store-bought costumes featuring talking donkeys and predictable princesses. For the best bargain in town, do-it-yourself and add your own musical spin. Here are some ideas:

**Hipster.** Skinny jeans, a pair of beat up converse and an old t-shirt that is just a tad too small will give any little boy a hipster attitude. For girls, an old floral print dress should tap their inner Zoey Deschanel. Accessorize with thick black-rimmed glasses and a huge flower clip. And don't forget the fake moustache.

**Heavy Metal fan.** Outfit your mini Bret Michaels with a pair of ripped stone-washed jeans and a vintage Skid Row or Mötley Crüe t-shirt. Don't forget the bandana! For your little Lita Ford, a mini skirt, leggings and leg warmers will get her rockin'. Be sure to stock up on lots of hair spray and makeup.

**Music festival camper.** First, don't bathe your little one for at least four days. After that, they can pretty much wear anything ironic. Slather on sunscreen mixed with a little mud for effect. Bonus accessory: glow stick.

Happy Halloween!

Indie Rock Mom



**\*fifty**  
words or less

### Perkins Loan

\* A low-interest loan for undergraduate and graduate students with exceptional financial need. The loan is made with federal funds, and schools contribute funds. The school acts as the lender and repayment is made to the school, according to federal regulations. Funding for these loans is limited.



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# Teaching Kids the Value of Money

The sooner kids understand that money doesn't grow on trees, the quicker they'll learn to value every dollar they earn. To help speed up the process, we have three easy tips for teaching kids the value of money: By Damyanti Biswas

## 1 Let them earn.

Nothing teaches the value of money better than having to earn it. Encourage older kids and teens to take up summer jobs, or earn their allowances by doing chores around the house. This will help them understand the amount of effort that goes into making cash, so they'll tend to be more cautious while spending it.

## 2 Teach them charitable giving.

If you encourage your kids to set aside a part of their allowance for charity, they'll understand that money means different things to different people. What is small change to them might be dinner for an entire family in need.

## 3 Explain financial transactions.

Kids learn through imitation. When you're signing a check or using a debit card, take the time to explain the process to your children. You can start with these short lessons with kids as young as five or six.

# Planning the Perfect Painting Party

With lavish birthday parties for five-year-olds now the apparent norm, you might be worried that an old-fashioned, cost-conscious party can't compare. A good solution for a crafty youngster, without too much work or expense, is a painting party. By Sherri Parisi Richie

*A child's painting party is a fun way to bring back some of the nostalgia of an old-fashioned birthday party—with a creative twist. Here's how to pull it off:*

**Location, location, location.** If you have a big kitchen table and laminate or tile floors, painting inside might work for you. A garage, back patio or even a front yard are all good options if your guest list is large, or if you're worried about your furniture.

**Prepping the art studio.** For outside parties, use folding tables for the painting area. You can even lay plywood across two sawhorses as a work surface. Cover the tables with plastic tablecloths that can be thrown away at the end of the party.

**Gathering the supplies.** Use paper cups for paint holders, and paper plates to mix colors. Washable, inexpensive paints are your best bet and are sold at craft stores. Other supplies you'll need include aprons, paper towels, plastic cups of water, and a variety of paint brushes.

**Accessorize.** Don't forget to set out glitter glue, sequins, stickers or other sparkly accents that kids might want to dabble with. Include pencils for sketching designs and as a final touch, spray each painted masterpiece with clear gloss for longevity.



# Exploring Nature for Free By Melanie J. Martin



It's true the best things in life are free. Spending family time in nature is a great way to take advantage of one of life's truly free resources.

There aren't too many activities left that don't cost an arm and a leg for a family. Theme park prices continue to soar, sporting events are rising, and even a day at the movies can quickly add up. But there's one activity that remains free: a **nature day**. Here are four ways you and your family can enjoy the great outdoors:



**Stimulate their Sensory.** If your child has lost their sense of wonder about nature, try a sensory activity. Have your child close their eyes and ask him/her to listen and count all the different sounds they hear. Look for interesting things for them to touch while they keep their eyes closed. Touching leaves, flowers and tree trunks can add to the experience.

**Treasure Box Game.** Give your child a little box, which they'll fill up with "treasures" they find in nature (i.e. pine cones, leaves, and rocks). Encourage them to share and talk about their treasures, then have them place everything carefully back where they found it.



**Nature Journal.** Older kids can keep a journal about their nature experience. For younger kids, they can draw pictures or share stories. Let them be as creative as possible and let their imagination fly.



**Work Together.** Find a community nature project and volunteer with your child. Help a local nature preserve to plant trees or clean up trash outdoors. Being part of a bigger project will show your kids how working as a team can keep nature healthy.

## SAVING MONEY WITH ONE HIP DADDY Grow DADDY-O!™

The results are in ... and it doesn't look pretty.

It happened again. I promised myself this year I wouldn't read the USDA's annual report on the cost of raising a child. I tried, but I couldn't look away. Kinda like slowing down for a car accident. This year's magic number? \$235,000! This includes 18 years of expenses for things such as transportation, child care, education, food, clothing, health care and other miscellaneous items.

On the bright side, the report says that the cost per child decreases with more kids in the family. I have two girls so I save money from hand-me-down clothes and toys, shared bedroom and buying food in larger quantities. Your results may vary!

The other good news is that I don't have to shell out all \$235,000 at once. We're talking about 0 - 18 years old. There are some expenses that I still have plenty of time to plan and save for. So if I learned anything from this experience, it's that I better start putting a little more aside in my credit union account—pronto!

