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**Financial Literacy Program Offered to Elementary Students**

ST. JOSEPH, MICHIGAN (May 1, 2008) - Judy Baker, Budget Counselor for United Federal Credit Union, presented a program on financial literacy to the fourth- and fifth-grade students at Holland's Jefferson School on April 25<sup>th</sup>. This program was a shared presentation with Senator Wayne Kuipers, who shared what it is like to be a senator.

The financial literacy program includes information on systematic savings, how to set-up a budget, learning about credit and credit cards, and more. "We see so many adults that have never learned what it means to establish a household budget, including saving for special projects, vacations, and unexpected expenses. When unusual expenses arise, many people find that they have no resources to draw from, and they must use credit to cover those needs," explained Baker. "Over time, the misuse of credit is compounded and people find themselves in a very difficult financial situation with no idea of how to recover. We at United Federal Credit Union believe that the time to start learning about systematic savings and appropriate use of credit is during childhood. Patterns and habits established now will likely follow-through life. That's why we spend time and resources providing these free educational programs."

Baker's Budget Counseling Program is a free service to members of United Federal Credit Union. She will work with members to review their situation and help them to design a budget that will work for them. For more information, contact Baker at 800-200-7834, extension 5115.

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