



SPRING 2010

STORIES

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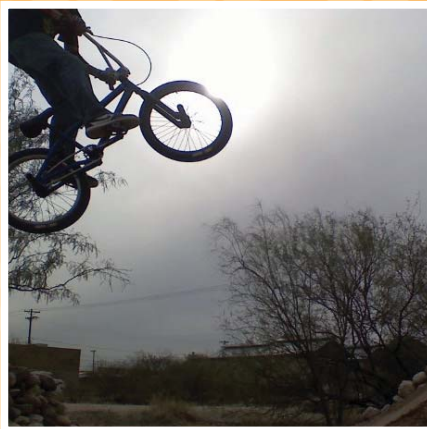
BMX: A LESSER KNOWN SPORT

"Have you ever wondered about extreme sports?" asks Reuben, age 14. Have you ever seen someone riding down a street on a bike that looks ridiculously small for them?

That just might be a BMX-er on a BMX bike. BMX (bicycle motocross) bikes are small bikes that usually have a 20-inch wheel diameter.

If you're interested in racing with a BMX bike you'll need a helmet, a BMX bike, a membership with the American Bicycle Association (ABA), and proper riding clothes.

You need to manage your money wisely to be able to buy all that—and maintain your own bike. Visit AJ's on your credit union Web site to learn how to do that!



Make BMX your next adventure!

Then, the next time you're sitting around at home bored, you can think about using all the money you've saved to get a bike. Make BMX your next adventure!

CPR—GET CERTIFIED!

An excellent activity and way to meet people is to take a CPR Certification course. Cardiopulmonary resuscitation uses chest compressions to save lives. CPR certification will look good on college applications, too. Who knows—you might even help someone stay alive some day!

You can get certified locally by contacting the Red Cross or any hospital. You can even get certified online, although it is always better to learn these things first-hand from experts. The course is intense, but takes only a day. In addition to hands-on breathing, it teaches you how to recognize an emergency and when to act. It also teaches you how to remain calm in a crisis.

There are many Internet sources that describe CPR in detail. The American Heart Association's site, HandsOnlyCPR.org, is one of them.



MONEY TRICKS



Create Your Spending Game Plan

Want that BMX?

Create a yearly budget to organize your income and expenses. Include savings as one of your expenses. Use your budget as a guide to help you live within your income.