

Yo Gabba Gabba vs. Sesame Street: Battle of the Guest Stars

When it comes to producing a cool kids TV show, nothing beats having a popular celebrity guest.

We put the enduring Sesame Street up against hipster kid show, Yo Gabba Gabba, to see how they stacked up against each other.

The Verdict: While Yo Gabba Gabba definitely knows who's cool, hip and buzz-worthy, Sesame Street has cornered the market on attracting major star power. So who's the real winner? Mom and dad ... after all, anything beats having to watch a purple dinosaur singing all day long, right?

★ The List ★

Yo Gabba Gabba

Jack Black

Tony Hawk

Weezer

Fred Armisen

Flaming Lips

Devo

Sarah Silverman

Angela Kinsley

Jason Bateman

The Roots

Sesame Street

Jack Black

Michelle Obama

Usher

Neil Patrick Harris

Will.i.am

Elvis Costello

Amy Adams

Steve Carrell

Joseph Gordon-Levitt

Jimmy Fallon

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*fifty words or less

Grace Period

★ The amount of time between a credit card transaction and the date it is billed. During this time, you're allowed to pay your credit card bill without having interest applied. The Credit CARD Act of 2009 requires that grace periods last at least 21 days.

April is Financial Literacy Month!

During April, the Credit Union National Association hosts National Credit Union Youth Week with a theme. CUNA has released the "Saving's Sleuth-Solve the Mystery™" as the 2013 theme.

National Credit Union Youth Week will take place April 21-27, 2013. Mark your calendars for fun filled events that Altra will be participating in. During April, Altra will also be hosting many activities to follow suit with CUNA's theme, offering our youth mysteries to solve on how to save money and learn about great deals.



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800-755-0055 • www.altra.org

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How to Raise a Money-Saving Pro

Get the 411 on teaching kids the basics of money management. By J.E. Carpenter

One of the most important gifts you can give your children is an understanding of how to manage money. Here are a few tips to help to ensure your child grows up with a basic understanding of financial management:

■ **Make sure your child has money to manage.** Whether you choose to give your child an allowance or make them earn it, the key is to provide your child with the opportunity to manage their own money. Even a small amount can help provide valuable lessons.

■ **Let them know what expenses they must pay for.** Naturally, you have the essentials covered (basic food, clothing, and shelter). If children want the name brand shoes or a new video game, let them know they'll have to save for it. Help them budget and save their money to make the purchase.

■ **Don't bail them out.** If your son or daughter spends all their money and can't afford the cool new toy they wanted, too bad. Let them know it's time to start saving up again.

■ **Help your child shop wisely.** Show them how to search for specials online and in newspapers. Show them how the same item can vary in price depending on when and where you buy it. Introduce them to overstock sites, garage sales and bargain outlets.

ALSO IN THIS ISSUE

5 Ways to Save on
Veterinary Costs

Homeschool
Savings Tips

Landscaping
On the Cheap



Get the Homeschool Savings Advantage

Though homeschooling is an appealing education alternative for many families, it can come with a hefty price tag. Here are some tips to help save money and stretch your budget without sacrificing your child's education. by Amanda Peterson



Books. Connect with other families through local homeschool associations, churches or online networks and see if you can buy slightly used books. You can also check-out books and videos from the library and look online for free printable worksheets.

Supplies. Big box and office supply stores often offer deep discounts on basic school supplies during their annual Back-to-School sales. Watch for these and stock-up for the school year. And don't forget to use coupons whenever possible.



Field Trips. Take advantage of free educational experiences around your area. Check a local calendar of events for gallery walks, artist studio tours, farmers market days, free days at museums, book store lecture series and library sponsored events.

Remember, a priceless education doesn't have to break the bank, or the budget, if you plan ahead and get a little creative.



More Green Less Green

Landscaping can cost major money. Fortunately, it's possible to track down everything you need dirt, cheap, or even free. Here are a few ideas that get a green thumbs-up. By E. E. Kane

Free mulch. Your community may have a free mulch and/or compost program. Don't forget that your own yard waste—grass clippings, leaves, pine needles, and compost—makes a good combination for mulch.

Free manure. Manure is ideal to work into new beds several months before planting. Look for free sources in a local farming community.

Free landscaping materials. Keep an eye out for construction sites. Often big projects turn up rock and other debris that would suit your projects perfectly.

Buy bare root plants. Established trees are an instant fix for a bare landscape, but they can cost hundreds of dollars. On the other hand, bare root shrubs and trees are very inexpensive.

Share with friends. Sharing and trading with friends and neighbors is a good way to learn about new plants and increase the varieties in your yard for free.

Find local resources. Join a garden club if one is available, and look for sales or seed exchanges in your area. Arboretums and botanical gardens are great sources of inspiration, and they have fantastic annual sales.

SAVING MONEY WITH ONE HIP DADDY Grow DADDY-O!

Oh cable TV, why can't I quit you?

I'll admit that I'm pretty much a techie fool. I have a smart phone, tablet and laptop typically all within an arms-length away from me at any given time. I subscribe to Netflix and HuluPlus. I can stream an endless amount of movies, TV shows and concerts through my iPad, PS3 and blu-ray. From grown-up shows like Portlandia and The Daily Show, to kids stuff like Robot & Monster and WordGirl, I can have it all.



But for some reason, I still can't cancel basic cable. I really don't need it, and I know I'll save money by doing it. But something in my bones won't let me lose that instant connection to live TV. I know, I'm a dinosaur. Live TV is dead.

Why am I telling you all this? They say the first step is admitting there's a problem. And, I'm also guessing I'm not the only one with this problem. So let's hear from you. Are there things you know you should do to save money and just can't? Visit our Facebook page and let me know your thoughts. Until then, I think I'm going to watch the original Die Hard for the 20th time.



Daddy-O!



Rock the Vet Five Ways to Save on Veterinary Costs

In many households, pets are more than companions, they are part of the family. However, vet bills can be costly, unless you know how (and where) to save.

1 Schedule regular exams.

Early discovery and treatment of long-term or chronic illnesses can help prevent expensive vet bills.

2 Don't forget dental care.

Brush your pet's teeth at least once a week. Some oral infections can spread, causing ailments that are devastating, long-term and expensive.

3 Pay attention to nutrition.

Cheap pet foods can sometimes lead to internal problems and obesity. Get suggestions from your vet, based on your pet's specific health needs.

4 Ask about discounts.

Many vets give discounts to seniors, military, students, foster parents or even families with more than one pet. Never hurts to ask.

5 Consider pet insurance.

The policies work similar to traditional health plans for two-legged people. You pay a monthly premium and then when you visit the vet, you pay a copay or deductible. Some plans even offer free vaccinations and annual check-ups.

