



Creating tomorrow's heirloom quilts

Mary Weed (left), Margot Trowbridge and Theresia Aschenbrenner displayed a calendar quilt they helped make at the Prairie Museum. Each Wednesday afternoon, volunteers gather to work on quilts for themselves, for gifts or for others. They share stories about their families while they work and share refreshments, sometimes bringing grandchildren or other guests. This quilt is for Denny Burke, a woman who lives north of Dodge City.

CHRISTINA BERINGER
Prairie Museum of Art and History

Students chosen as new ambassadors

Colby Community College has announced the selection of the 2013-14 student ambassadors. Each is chosen for outstanding leadership and academic qualities.

Student ambassadors represent the college by conducting campus tours for visiting students and families. They also help with new student orientation, the college planning conference, junior and senior days and additional campus functions.

Students selected include: Gunnar Hays, Prairie View; Taylor Lambert, Palco; Kassie English, Fountain, Colo.; Natalie Morris, Colby; Nolan Carter, Laramie, Wyo.; Paige Roopchan, Colby; Amanda Duvail, Spurger, Texas; Caleb Carter, Colby; Chris Burchfield, Goodland; Louis Edmiston, Aurora, Colo.; Mallorie Salmans, Hanston; Emily Chestnut, Clay Center.

Mammals invade Sternberg

Between 60 million and 3 million years ago, following the extinction of the dinosaurs, mammals emerged as a dominant species on Earth.

"Mammal Invasion: After the Dinosaurs" will open Saturday, June 8, at Fort Hays State University's Sternberg Museum of Natural History and will run through Sunday, Sept. 8.

The exhibition of robotic mammals from giant saber-toothed cats to man's earliest known ancestors brings the Ice Age to life.

Museum hours are 9 a.m. to 6 p.m. Monday through Saturday from April to September. Admission is \$8 for adults, \$6 for senior citizens, \$5 for youths ages 4 to 12, and \$4 for Fort Hays students with valid ID.

Please Recycle



Middle schoolers need to learn about finances

Have you had "The Talk" with your child? No, not the birds and bees talk. Or the "this is your brain on drugs" talk. The "money talk."

Nearly half of Americans learn about personal finance primarily from their parents or at home, reports the 2012 Consumer Financial Literacy Survey. And studies show that repeated early exposure to financial education can increase the likelihood that students will pursue more financial education as time goes on.

But many parents aren't teaching these lessons. A new report from the Department of Education shows no improvement in high school seniors' economic knowledge from six years ago. Other reports indicate 38 percent of high school seniors say they are unsure or unprepared to manage their own banking and personal finances and 50 percent are unsure of how to use a credit card effectively.

Kids should be learning these lessons before high school. Even young children can grasp simple financial lessons. Middle school is a great time to teach money management. This is about the time youth start taking responsibility for their own So, what should a middle school student know?

How to calculate the best deal. We've all seen the "save \$1 on each if you buy three deal" or "buy two get one free sale." But which is the best deal? A middle school student should be able to figure out which will save the most, and how much. Teach this when you shop with them. Have them calculate sales and discounts and tell you which is the best.

How to record and analyze expenses. A simple spreadsheet, either electronic like an excel

spreadsheet or good old-fashioned pencil and paper, works best for this group. Add up your student's monthly income and expenses. If expenses are more than their income, find ways to cut back.

Difference between fixed and variable expenses. Students should understand some expenses are fixed, which means they will not change month to month, like school lunches or online game memberships, and some expenses are variable and will change. This helps them recognize that variable expenses can be reduced or cut out altogether if they are exceeding their monthly income levels.

Differentiate between a debit card and a credit card. Students should know that a debit card is money you have. It is deducted from an account at your financial institution. If you don't have money in the account, you can't use your debit card.

A credit card is used to buy things now and pay for them later, with interest. If you don't pay your bill, you could incur fees. Parents can have the most influence over their children when it comes to developing positive financial attitudes and behaviors, even more than what they learn in school or from their friends.

Use everyday, real situations to instill good financial intentions. Teach at the grocery store. Teach during a commercial advertising a low loan rate. Teach when the student gets their first paycheck, or when you get paid. Show them the household budget and explain where the money goes. Learning together with your child is the best way to encourage fiscal fitness.

More resources can be found at kcuu.coop.

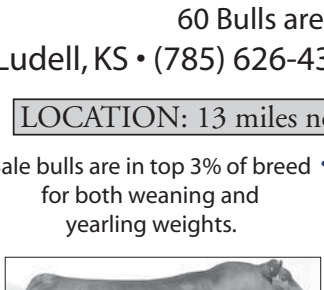
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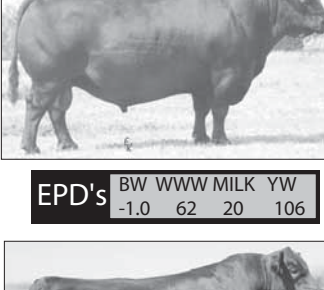
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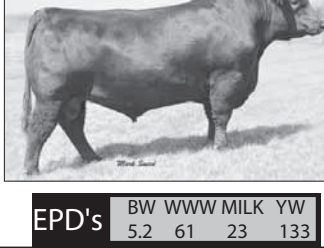
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