

THE TREASURE CHEST

APCI Federal Credit Union | Fall 2023 Kids Klub Newsletter



ARE YOU A SMART SAVER?

It is always easier to spend rather than save. But once the excitement of that new video game you bought wears off and your piggy bank is empty, you may start thinking differently about savings.

Saving can be fun, easy and rewarding if you follow this simple plan:

1. Set Your Goals

Decide what you're saving for and how much it will cost. Then, you can figure out how much you have to save and for how long. For example, if you want to buy a new video game that costs \$60, you could buy it in three months if you saved \$20 every month. Make your saving goals and stick to them!

2. Assign Your Money

Whenever you receive money, divide it into three categories: save, spend and share. You can spend a set amount of money on the things you want to buy right away. Sharing with others – buying gifts or giving to a worthy cause – is important. Saving for big things or more expensive things later is a great way to reach your savings goals. Always put money in savings first.

3. Track Your Spending

Keep a money diary and write down everything you buy, how much it costs and why you bought it. This will teach you about yourself and what kind of saver you are. Don't feel bad if you aren't very responsible about your money yet. Keeping track of what you spend is the first step to becoming a super saver!

MAKE FINANCES FUN

If you think financial management is a boring topic, think again! With the activities below, you can have fun with your friends while learning some important money lessons.

Do a "best deal" challenge.

Is there a certain clothing item or gadget you and your friends can't stop talking about? Challenge each other to do some online research and see who can find the best price. Be sure to factor in things like taxes, shipping costs, any discount codes, etc. Learning to hunt for a great deal is a skill you'll be able to put to good use again and again as you get older!

Brainstorm money-making ideas.

Partner up with your friends or siblings to discuss ways to turn your passions into profits. If you like to cook or bake, work together to come up with your own recipes and create a cookbook. Are you a musically inclined group? Start a band! You could also start your own group blog, try to invent something, etc. The possibilities are endless!

Help others.

Learning to give is arguably just as important as learning to save, so put your heads together with your friends and come up with ideas to make a positive difference in your community. Maybe you could donate all your old toys and clothes to charity, hold a neighborhood food drive, etc.

Engage in a spending ban.

Resisting the temptation to buy something new can be tough. Need a little extra motivation to skip those unnecessary purchases? Invite your friends to join you in a competitive spending ban! Whoever can go the longest without spending money wins the challenge. (No cheating!)

Write up a report of your findings.

Teaching kids about financial literacy is becoming increasingly important across the country – and you can help! After doing the activities above, consider writing an article with your friends about what you learned. Who knows... your article may end up getting published! And if nothing else, it will serve as a great reminder to you of the lessons you learned.



GET TO KNOW THE FAMOUS FACES FEATURED ON YOUR BILLS!



Do you know whose portraits appear on America's paper currency – or how those honored individuals earned their fame? Check out the names and bios below to find out!

\$1 BILL – GEORGE WASHINGTON

The first president of the United States, George Washington became famous for helping America gain independence from Britain during the American Revolution.

\$5 BILL – ABRAHAM LINCOLN

Abraham Lincoln was the 16th president of the United States. He held the Union together during the Civil War and was instrumental in ending slavery in America.

\$10 BILL – ALEXANDER HAMILTON

Alexander Hamilton was one of America's founding fathers and played a major role in the national ratification (or approval) of the Constitution.

\$20 BILL – ANDREW JACKSON

Andrew Jackson was the seventh U.S. president and led his country to victory in the War of 1812's Battle of New Orleans. As a major general, he was a military hero. As president, he was known for supporting the American worker's hard-earned dollar and going up against big banks and corporations.

\$50 BILL – ULYSSES S. GRANT

Ulysses S. Grant served as a leader of the Union army during the Civil War and in 1869 became the 18th president of the United States.

\$100 BILL – BENJAMIN FRANKLIN

A scientist, author, inventor, postmaster, diplomat and more, Benjamin Franklin helped to write the Declaration of Independence as well as the U.S. Constitution.



PILGRIM HAT COOKIES

INGREDIENTS

- 1 cup vanilla frosting
- 7 drops yellow food coloring
- 32 miniature peanut butter cups
- 32 fudge-striped cookies
- 32 pieces orange bubblegum bits



Source: Taste of Home



DIRECTIONS

1. In a small shallow bowl, combine frosting and food coloring. Remove paper liners from peanut butter cups.
2. Holding the bottom of a peanut butter cup, dip top of cup in yellow frosting. Position over the center hole on the bottom of the cookie, forming the hatband and crown. Add a buckle of one orange bubblegum bit. Repeat with remaining cups and cookies.

THE DOLLAR SCHOLAR GLOSSARY GAME

How many financial words do you know? Find out by drawing a line from each word in Column A to its appropriate definition in Column B. **Good luck!**

COLUMN A

1. Budget
2. Statement
3. Income
4. Withdraw
5. Expense
6. Deposit
7. Down payment
8. Balance
9. Allowance
10. Debt

COLUMN B

- a. A charge or cost
- b. A sum of money parents may give to children on a periodic basis
- c. A plan that lists one's expected income and expenses for a set amount of time
- d. To add money to a credit union account
- e. Money that is owed to others
- f. To take money out of a credit union account
- g. The initial amount of money you pay up front for a large purchase such as a home
- h. Money that a person earns or receives
- i. A monthly record of the deposits and withdrawals associated with a credit union account
- j. The total sum of money in a credit union account

HELP US DECORATE FOR THE HOLIDAYS



In the fall, we start to think ahead to the winter holidays. Help us celebrate at APCI FCU! We invite you to create a homemade ornament and send it to us by December 15, 2023, and we will deposit \$10 into your Share Savings Account!* Please put your name and age on the back side of your ornament. Thank you for helping us decorate!

*Limit of one entry per Kids Klub member (members between the ages of 5-12). \$10 will be deposited to the Primary Share Savings Account of eligible participants no later than January 15, 2024.

ICU DAY COLORING CONTEST

In celebration of International Credit Union Day®, enter to win \$5 in our ICU Day Coloring Contest.

Visit apcfcu.org/ICUday for more information and to download your coloring sheet!