



Are you Up for a Savings Challenge?

Just like any other skill, developing good financial habits doesn't happen overnight. Learning to make smart financial decisions takes time and practice. By following this simple savings chart, you can make 2022 the year you became a super saver. By saving just \$1.75 a week, you can save nearly \$100 by the end of the year! That's just one quarter a day. If you're up for an even bigger challenge, try saving \$1 a day instead of one quarter a day, and you could end up with a grand total of \$365 by the end of 2022.



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52-WEEK MONEY SAVINGS CHALLENGE

<input checked="" type="checkbox"/>	WEEK OF	DEPOSIT	BALANCE
<input type="checkbox"/>	January 2-8	\$ 1.75	\$ 1.75
<input type="checkbox"/>	January 9-15	\$ 1.75	\$ 3.50
<input type="checkbox"/>	January 16-22	\$ 1.75	\$ 5.25
<input type="checkbox"/>	January 23-29	\$ 1.75	\$ 7.00
<input type="checkbox"/>	January 30-February 5	\$ 1.75	\$ 8.75
<input type="checkbox"/>	February 6-12	\$ 1.75	\$ 10.50
<input type="checkbox"/>	February 13-19	\$ 1.75	\$ 12.25
<input type="checkbox"/>	February 20-26	\$ 1.75	\$ 14.00
<input type="checkbox"/>	February 27-March 5	\$ 1.75	\$ 15.75
<input type="checkbox"/>	March 6-12	\$ 1.75	\$ 17.50
<input type="checkbox"/>	March 13-19	\$ 1.75	\$ 19.25
<input type="checkbox"/>	March 20-26	\$ 1.75	\$ 21.00
<input type="checkbox"/>	March 27-April 2	\$ 1.75	\$ 22.75
<input type="checkbox"/>	April 3-9	\$ 1.75	\$ 24.50
<input type="checkbox"/>	April 10-16	\$ 1.75	\$ 26.25
<input type="checkbox"/>	April 17-23	\$ 1.75	\$ 28.00
<input type="checkbox"/>	April 24-30	\$ 1.75	\$ 29.75
<input type="checkbox"/>	May 1-7	\$ 1.75	\$ 31.50
<input type="checkbox"/>	May 8-14	\$ 1.75	\$ 33.25
<input type="checkbox"/>	May 15-21	\$ 1.75	\$ 35.00
<input type="checkbox"/>	May 22-28	\$ 1.75	\$ 36.75
<input type="checkbox"/>	May 29-June 4	\$ 1.75	\$ 38.50
<input type="checkbox"/>	June 5-11	\$ 1.75	\$ 40.25
<input type="checkbox"/>	June 12-18	\$ 1.75	\$ 42.00
<input type="checkbox"/>	June 19-25	\$ 1.75	\$ 43.75
<input type="checkbox"/>	June 26-July 2	\$ 1.75	\$ 45.50

<input checked="" type="checkbox"/>	WEEK OF	DEPOSIT	BALANCE
<input type="checkbox"/>	July 3-9	\$ 1.75	\$ 47.25
<input type="checkbox"/>	July 10-16	\$ 1.75	\$ 49.00
<input type="checkbox"/>	July 17-23	\$ 1.75	\$ 50.75
<input type="checkbox"/>	July 24-30	\$ 1.75	\$ 52.25
<input type="checkbox"/>	July 31-August 6	\$ 1.75	\$ 54.25
<input type="checkbox"/>	August 7-13	\$ 1.75	\$ 56.00
<input type="checkbox"/>	August 14-20	\$ 1.75	\$ 57.75
<input type="checkbox"/>	August 21-27	\$ 1.75	\$ 59.50
<input type="checkbox"/>	August 28-September 3	\$ 1.75	\$ 61.25
<input type="checkbox"/>	September 4-10	\$ 1.75	\$ 63.00
<input type="checkbox"/>	September 11-17	\$ 1.75	\$ 64.75
<input type="checkbox"/>	September 18-24	\$ 1.75	\$ 66.50
<input type="checkbox"/>	September 25-October 1	\$ 1.75	\$ 68.25
<input type="checkbox"/>	October 2-8	\$ 1.75	\$ 70.00
<input type="checkbox"/>	October 9-15	\$ 1.75	\$ 71.75
<input type="checkbox"/>	October 16-22	\$ 1.75	\$ 73.50
<input type="checkbox"/>	October 23-29	\$ 1.75	\$ 75.25
<input type="checkbox"/>	October 30-November 5	\$ 1.75	\$ 77.00
<input type="checkbox"/>	November 6-12	\$ 1.75	\$ 78.75
<input type="checkbox"/>	November 13-19	\$ 1.75	\$ 80.50
<input type="checkbox"/>	November 20-26	\$ 1.75	\$ 82.25
<input type="checkbox"/>	November 27-December 3	\$ 1.75	\$ 84.00
<input type="checkbox"/>	December 4-10	\$ 1.75	\$ 85.75
<input type="checkbox"/>	December 11-17	\$ 1.75	\$ 87.50
<input type="checkbox"/>	December 18-24	\$ 1.75	\$ 89.25
<input type="checkbox"/>	December 25-31	\$ 1.75	\$ 91.00



Financial Scramble

Are you ready to put your financial smarts to the test? First, read the clues provided below. Then, look at the scrambled letters and write your answers in the blank spaces.

1. A financial institution that is similar to a bank but owned by its members.

IDCTRE NUNOI

2. A plan for how you are going to save and spend your money.

UDEGTB

3. The term for putting money into your savings or checking account.

PEIDTOS

Answers: 1. credit union, 2. budget, 3. deposit

Cool Winter Facts

All snowflakes have six sides, but no two are exactly alike.

In 1921, Silver Lake, Colorado experienced the biggest snowfall in United States history. They received 76 inches in just 24 hours.

The largest snowflake on record fell in Montana in 1887 and measured 15 inches across.

The coldest temperature ever recorded was set in Antarctica at -128.6 degrees Fahrenheit.

The fear of snow is called chionophobia.

The world's tallest snowman ever built measured 122 feet, 1 inch tall.





**SOUTH CAROLINA
FEDERAL
CREDIT UNION™**

**kids
CLUB**

scfederal.org

**Winners of the
Kids Club
Fall Coloring
Contest**

We drew random entries to choose the members who would receive a \$10 deposit to their Kids Savings accounts. Congratulations to the winners!

Sabrina J.
Age 7

Miah J.
Age 11

Christopher T.
Age 12

winter Coloring Contest

Color this image and send your artwork to us. You'll automatically be entered into a drawing for a \$10 deposit to your Kids Savings account and have your name appear in the next newsletter!



DEADLINE: February 28, 2022

Mail your entry to:
**South Carolina Federal Credit Union
Kids Club, Winter Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012**

Name

Birthdate (Month/Day/Year)

winter word Scramble

**WORD
BANK:**

- blanket
- blizzard
- cold
- freeze
- hibernate
- icicle
- igloo
- mittens
- scarf
- slush
- snowball
- snowflake

L I K B T Y D S E M S V N G X
 B L W P Z J T N I Y N W I B J
 H K A D T E O E N E O N N Y C
 L Z E B K W U T D I W X T P L
 J Z G N W N A T Q V F J S A K
 I U A H Y O U I K W L C N N A
 O L V K Z B N M I H A J H Z I
 B I C I C L E S I R K G C L X
 D A F L Q S W B F M E X Z A M
 X L C R I N E D R A Z Z I L B
 B F O P E R H S U L S D G E A
 S L P C N E A I I F U P L Z Y
 S L R A P Y Z Q T P J N O Z I
 X Y T Q Y X V E J U O O O K E
 E E X Z W H E W R R S I E S F



Solution:

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-519-8300
(Florence)

843-545-8300
(Georgetown)

864-406-8300
(Greenville/Spartanburg)

800-845-0432
(Nationwide)