



JANUARY 2011

SOUTH CAROLINA
FEDERAL
CREDIT UNION

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2011

kids
CLUB

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Read-Aloud Story:

Penny Learns the Difference Between “Need” and “Want”

“Mommy! I *need* to buy that Zhu Zhu Pet™,” Penny yelled in the store. “Isn’t it cute? It even comes with sunglasses and a cool carrying case. I *need* to get that now.”

“Penny, you don’t *need* that Zhu Zhu Pet. You *want* that Zhu Zhu Pet. There’s a big difference between *need* and *want*,” Penny’s mother replied. She stood for a second thinking how to explain the difference. Then, she continued. “Penny, you know how sometimes you don’t want to stop playing to eat dinner, but you do because you’re hungry and your tummy is grumbling? And then other nights at dessert time, you ask for a piece of your favorite chocolate cake, but can’t eat it because your tummy is full?”



Penny nodded her head in agreement.

“That’s the difference between *need* and *want*. In both cases, your tummy is letting you know. When you’re hungry and your tummy is grumbling, you *need* to eat to stay healthy and strong. When your tummy is full, but you still ask for cake, you *want* to eat it because you know how good it tastes. Do you understand?”

“Yes, I get it now,” Penny replied with a hint of disappointment.

“When we are shopping together,” her mom explained, “you will always see things you might *want* because they’re new or different. But as we spend our money, we have to make sure we buy what we *need* first.”

Just then, a big smile went across Penny’s face. “I just figured it all out,” she said. “Because I really *want* that Zhu Zhu Pet, I really *need* to get a job!”

“Now that’s more like it,” chuckled Penny’s mom. “We can work on that tomorrow.”

Winter Word Scramble

Unscramble these letters to make words about Winter.

1. wnSo

2. Cdlo

3. Sedl

4. Sfcra

5. oSnnwma

Answers:
1. Snow
2. Cold
3. Sled
4. Scarf
5. Snowman

Winners of the
Kids Club
Thanksgiving
Coloring Contest

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

Henry Domingo
Age 3

Addison Herring
Age 4

Kenrick Proffit
Age 6

Winter Coloring Contest

Color this image, send your artwork to us, and you'll automatically be entered into a drawing for a \$10 deposit to your Kids Club account.



DEADLINE: February 28, 2011

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

Name

Age

Kids Club Account Number

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-545-8300
(Georgetown)

800-845-0432
(Nationwide)



Be Smart About your Money

To buy a toy, or book you want,
Money you must pay.

Half dollars made of silver,
Keep them if you can.

Or put the cash in your piggybank
To save for a rainy day.

Five nickels make a quarter,
Four quarters make a buck.

Others may need it more than you,
So sharing, too, is sweet.

And don't ignore that penny,
It may just bring you luck.

Or Uncle Ben may borrow some,
His quarter tricks are neat.

Learn your money lessons well,
Save and share before you spend.

Pennies, dimes, and nickels,
All fit nicely in your hand.

Be smart about your money,
That's all. That's it. The end.