



kids  
CLUB

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Fun Facts  
About Winter

# winter Deal Dash: Competing Prices

Have you ever gone shopping and wondered which store has the best deal? When you're buying winter items like a scarf, jacket, or hat, it's smart to compare prices so you don't spend more than necessary. This activity will help you learn how to shop on a budget, spot sales, and understand price tags and discounts. You'll become a winter deal detective—finding the best prices and making smart choices with your money!



## Understanding Price Tags, Sales, and Discounts:

- **Price tag** – Shows the regular price of an item.
- **Sale sign** – Tells you the item costs less than it did before; look for words like “Sale,” “Clearance,” or “Marked Down.”
- **Discount** – A percentage off the original price; for example, 20% off means you pay 20% less than the full price.

Compare the prices of these winter items from different stores. Circle the lowest price for each item, then choose which items you'd buy if you had \$100.

Item	Store #1	Store #2	Store #3
Scarf	\$24.75	\$24.50	\$25.00
Hat	\$19.00	\$18.25	\$15.50
Coat	\$60.00	\$78.00	\$62.50

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# Start the New year with Smart Money Habits!

January is a great time to set goals and learn good money habits. With just a few simple steps, you can become a money-smart kid.

1. **Choose a savings goal.** Pick one thing you want to save for—like a book, game, or art supplies. Write it down so you can stay focused.
2. **Create a simple money plan.** Think of your money in three parts: (1) **save** for your goal, (2) **spend** on small things you enjoy, and (3) **share** to help others.
3. **Keep track.** Use a notebook or chart to record what you earn and what you spend. This helps you see your progress.
4. **Practice waiting.** If you want something, but it's not part of your plan, try saying “not today.” Saving now means reaching your goal sooner.

**You've got this!** With a little planning, this year can be your best one yet for learning how to use money wisely.



Did you know that snow isn't white? It's translucent and reflects about 90% of the light that reaches its surface.

The sun looks bigger in the winter because it is much lower in the sky.

Every snowflake has six sides, which is due to ice having a six-sided crystal surface.



Snowflakes fall at a rate of one to six feet per second.

If you live below the equator in countries like Australia, Chile, and South Africa, winter begins in June.

During the winter, some animals, like gophers, frogs, snakes, and bats, go into a deep sleep called hibernation, lowering their body temperature and heart rate. They will wake up once the weather starts to get warm again.

Winter is caused by Earth's tilt, not the distance from the sun. Our hemisphere tilts away from the sun during winter, which causes days to become shorter due to less direct sunlight.



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**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!

**Grayson B.**  
Age 11

**Bindy C.**  
Age 11

**Jameson M.**  
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, 2026**

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)

## Presidents' Day word search

**WORD LIST:**

- AMERICA
- BIRTHDAY
- CELEBRATE
- COUNTRY
- ELECT
- FEBRUARY
- LEADER
- LINCOLN
- MONDAY
- PRESIDENTS
- VOTE
- WASHINGTON

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