



# Test your Financial Knowledge

Financial literacy is all about understanding how money works and how to manage it wisely. Learning these vocabulary words early can help you grow up to be smart with your money and make good financial decisions in the future.



**Directions:** Match the vocabulary word to the definition.

- |             |   |
|-------------|---|
| 1. Income   | a. Making a gift to a charity or nonprofit organization |
| 2. Cost     | b. Something you must have to live or be healthy        |
| 3. Saving   | c. Money earned   |
| 4. Spending | d. Setting aside money with a goal in mind              |
| 5. Donation | e. A plan for your money                                |
| 6. Budget   | f. Using money to buy something                         |
| 7. Want     | g. The price you pay for something                      |
| 8. Need     | h. Something that would be nice to have                 |

Solution: 1. c; 2. g; 3. d; 4. f; 5. a; 6. e; 7. h; 8. b.



# 50 Days of Savings Challenge

Tracking your savings around the holidays can be a fun adventure and a rewarding challenge! Here is how to do it:

- 1. Set a goal.** Decide what you are saving for and how much it costs. You may want to save up to purchase holiday gifts or to buy something for yourself in the new year. Ask an adult to help you divide your goal by 50 to determine how much you need to save each day of the challenge.
- 2. Track your daily savings.** Color in a box for each day you save. It could be as little as a few cents or a dollar.
- 3. Watch your progress.** As you color more boxes, you will see your savings grow!

November 1	November 2	November 3	November 4	November 5	November 6	November 7	November 8	November 9	November 10
November 11	November 12	November 13	November 14	November 15	November 16	November 17	November 18	November 19	November 20
November 21	November 22	November 23	November 24	November 25	November 26	November 27	November 28	November 29	November 30
December 1	December 2	December 3	December 4	December 5	December 6	December 7	December 8	December 9	December 10
December 11	December 12	December 13	December 14	December 15	December 16	December 17	December 18	December 19	December 20



## Fun Facts: Thanksgiving

The first Thanksgiving was celebrated in 1621, in Plymouth, Massachusetts, and lasted three days.

Seafood was the main course of the first Thanksgiving.

Abraham Lincoln proclaimed Thanksgiving a national holiday in 1863.



Each year, about 46 million turkeys are cooked in the U.S. to celebrate Thanksgiving.



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**Winners of the  
Kids Club  
Summer 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!

**Audrey H.**  
Age 6

**Lakelyn H.**  
Age 7

**William D.**  
Age 8

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[scfederal.org](http://scfederal.org)

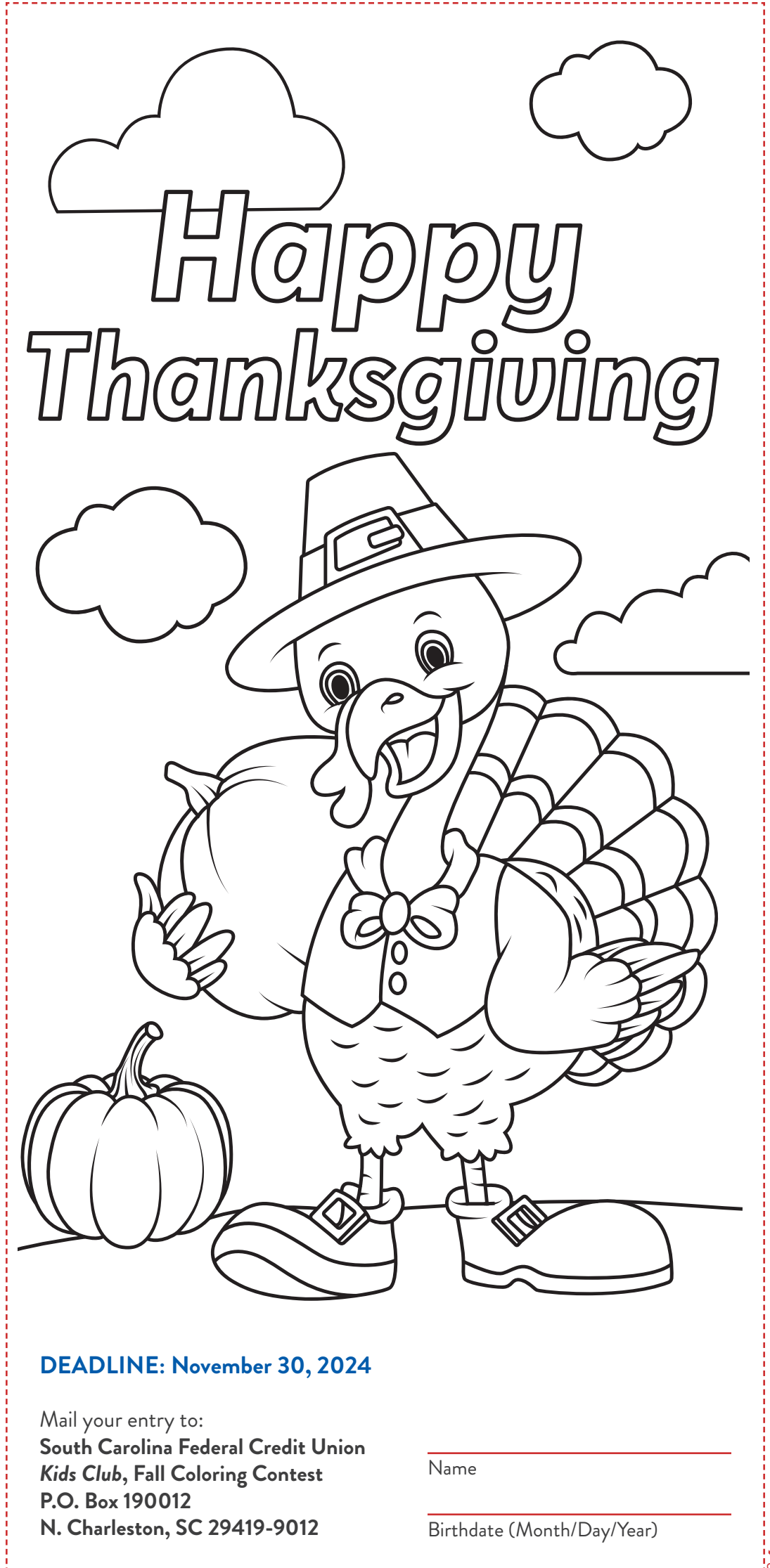
**Contact Center**  
800-845-0432  
[ContactCenter@scfederal.org](mailto:ContactCenter@scfederal.org)

**Mailing Address**  
South Carolina Federal  
Credit Union  
P.O. Box 190012  
N. Charleston, SC 29419-9012

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# Fall 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: November 30, 2024**

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

\_\_\_\_\_  
Name

\_\_\_\_\_  
Birthdate (Month/Day/Year)

