

APRIL 2025

All About Virtual Currencies

Have you ever redeemed a gift card or used online currency or tokens to buy upgrades or in-game items while playing a video game? If so, you have used virtual currency.

Did you know that virtual currencies are also used in the real world? That is why it is important to understand how they work and how to use them safely.

What are virtual currencies? Virtual currencies are a form of digital money that can only be used electronically.

How much are they worth? Unlike a dollar bill, which has a fixed value, the value of each virtual currency is different and changes based on what people are willing to pay for them. This makes it tricky to turn virtual money back into real money.

How do you use them? Spending virtual currency is like using cash, but digitally! Once you buy something, you cannot undo the transaction or get your money back.

How can you stay safe? Always follow your parent's or guardian's rules when using virtual currencies. Only buy in-game money through official stores, and never share your account details with strangers. Being smart with virtual money now can help you make better financial decisions in the future!



Raise Money for Earth Day

Fun activities for the whole family

Earth Day is April 22, and it is a great time to make a difference. Ask an adult to help you raise money for a good cause, help the planet, or just earn a little extra cash. Here are some fun and eco-friendly ideas:

- **Make and Sell Eco-Friendly Crafts** – Use recycled materials to create homemade planters, bird feeders, or reusable shopping bags. Sell them to friends, neighbors, or at a local event.
- **Host an Earth Day Bake Sale** – Bake tasty treats using organic or locally sourced ingredients. Wrap them in eco-friendly packaging and sell them to raise money for an Earth Day cause.
- **Hold a Recycling Drive** – Ask family, friends, and neighbors for recyclables like cans, bottles, and paper. Then, take them to a recycling center that offers cash for collected items.
- **Join an Earth Day Walkathon** – Find a local Earth Day walkathon and ask friends and family to pledge donations. Donate the money you raise to a charity that helps the environment.

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Fun Facts About Spring

The vernal equinox marks the official start of spring, when day and night are nearly equal in length.



Many flowers bloom in the spring, including lilacs, daffodils, lilies, and dandelions.

Many birds migrate back to their northern breeding grounds in the spring.

Spring is often a symbol of rebirth or rejuvenation.

Children grow faster in the spring than during other times of the year.

Many animals have babies in the spring, including birds, mammals, and insects. Hibernating animals, like bears, also wake up in the spring.

Spring is a time for cleaning and freshening up homes.





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Winners of the Kids Club Winter 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!

Patrick B.
Age 11

Billy L.
Age 11

Felicity Alice V.
Age 11

Spring 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: May 31, 2025

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

Name _____

Birthdate (Month/Day/Year) _____

Earth Day Word Search

WORD LIST:

CONSERVE
EARTH
ECOLOGY
ENERGY
ENVIRONMENT
HABITAT
LITTER
OZONE
PROTECT
RECYCLE
RESOURCES
WATER

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



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