

The Life Cycle of a Dollar

Understanding what happens to a dollar after you save it can help you make smart financial choices. When you know where your money goes and how it helps others, you learn the impact of your financial decisions. Every dollar has a “life,” and by following its journey, you learn how to take care of your money and how you can make a positive impact on your community.



Stage 1: Deposit—Your Dollar Goes into the Credit Union

When you put money into a credit union, it’s safely stored and added to your savings. The credit union keeps track of it and may even help it grow.

Stage 2: Lending—Your Dollar Helps Someone Else

Credit unions use some of the money people deposit to make loans. These loans can help families buy homes and cars, and can help small businesses grow.

Stage 3: Repayment—The Cost of Borrowing Money

When borrowers repay their loans, they pay back a little extra called interest. Interest is the cost of using someone else’s money now instead of waiting to save up for it.

Stage 4: Community Impact—Your Dollar Strengthens Your Town

Credit unions use the money they earn to support local programs, improve services, and help the community thrive. Your savings can help create jobs, support businesses, and build stronger neighborhoods.

Depositing your money in the credit union keeps it safe and organized, but it does so much more. It becomes part of a pool that supports those around you. By saving, you contribute to something bigger!



The Cost of Waste

A reusable versus disposable cost challenge

When you spend money, your choices affect both your family’s budget *and* the environment. Disposable items, like plastic water bottles, paper plates, or single-use snack bags may seem inexpensive at first, but they cost more over time and create more trash. Reusable items, like a refillable bottle or a washable container cost more upfront but can save money in the long run. Follow the steps below to apply what you have learned to items that you use every day.



- 1. Pick two items to compare,** such as a reusable water bottle and a single-use water bottle, a reusable sandwich container and a disposable sandwich bag, or a cloth napkin and a paper napkin.
- 2. Ask an adult to help you do the math** by looking up or estimating the cost of each disposable item, multiplying the cost by how many times you use it a month, and compare the total to the cost of a reusable item.
- 3. Reflect on your spending.** Decide which option saves more money and creates less waste.



Facts About Earth Day

Earth Day is observed every year on April 22.

The first Earth Day was celebrated in 1970, when a United States senator from Wisconsin organized a national demonstration to raise awareness about environmental issues.

Earth Day went global in 1990, and is now celebrated in over 190 countries.

Earth Day is about protecting the environment.



Earth Day helped create the Environmental Protection Agency (EPA), which is responsible for passing legislation on clean air, water, and endangered species.

Recycling helps save energy. One recycled glass bottle saves enough energy to power a computer for 30 minutes and one aluminum can saves enough to run a 55-inch HDTV long enough to watch a movie!



**SOUTH CAROLINA
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**kids
CLUB**

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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!

Lakelyn H.
Age 8

Alijah C.
Age 9

Lily R.
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, 2026

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 Scramble

Unscramble these Earth Day words.

1. TARHE

2. CCELRYE

3. RUESE

4. STAEW

5. REVNNONETMI

6. MIUCYOTNM



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Solution: 1. Earth; 2. Recycle; 3. Reuse; 4. Waste; 5. Environment; 6. Community