

New year's Resolutions to Make you Even More Awesome Than Last year

The new year is a great time to try something new and create some positive habits. Consider these ideas as you start brainstorming more of your own.



- **Learn a new vocabulary word each day.** Get started with some financial terms like savings account, deposit, credit union, and finances.
- **Try one new food each week.** Whether it is a new fruit or vegetable or a new main course your parent or guardian prepares, trying new foods is fun!
- **Decrease screen time.** Replace screen time with reading or an activity that gets your body moving.
- **Be helpful at home.** Pitching in with household chores and cleaning up after yourself help your home stay organized and clean.
- **Be polite.** Make it a point to say “please” and “thank you” often.
- **Express gratitude.** Thank a parent or caregiver when they make you feel loved or tell a friend what you like most about them.

2024 IS your year to Save!

Whether you're already an expert saver or you think saving money is tough, we've got a few simple tips to help you be a better saver in 2024.

- **Divide your piggy bank into three separate banks: a Save bank, a Spend bank, and a Give bank.** Your “banks” can be old jars, boxes, or containers. Each bank name will represent the way you spend the money inside that bank.
- **Save before you spend.** As soon as you earn money or receive money as a gift, have a parent or guardian help you divide it and put it in your three banks.
- **Set a long-term savings goal.** If there's a large-ticket item you've been wanting to buy, like a bike or a game, write it down on a piece of paper and figure out how much money you'll need to save each month in order to buy it.
- **Keep a money diary.** Every time you spend money, keep track of it in a notebook by writing down (or drawing a picture of) what you bought and how much it cost. Your money diary will help you understand where you spend most of your money.



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Fun Facts About Groundhog Day

- Groundhog Day is on February 2 of every year.
- According to legend, when the groundhog comes out of his burrow on February 2 and does not see his shadow, then spring will come early.



- If the groundhog sees his shadow, then there will be six more weeks of winter.
- When the tradition of Groundhog Day first started, it was not a groundhog that made the prediction, it was a badger!
- The largest Groundhog Day celebration is held in Punxsutawney, Pennsylvania.



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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!

Mary M.
Age 2

Drew M.
Age 5

Wade T.
Age 5

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Financial Centers and ATMs
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scfederal.org

Contact Center
800-845-0432
ContactCenter@scfederal.org

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

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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 29, 2024

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)