

Candy Budget Challenge

When you go shopping for Halloween candy, it’s important to make smart choices with your money. How will you know how much money you have and how much candy you can buy? Creating a budget can help you decide how much you can spend. When you learn to follow a budget, you practice the same skills adults use when they shop for groceries or plan for birthdays and holidays.

Pretend you have \$5.

Review how much each of the following Halloween candies cost, and decide how you would spend your money. Which candies would you buy?

Lollipops	\$2	Gummy bears	\$2
Jelly beans	\$.1	Chocolate bar	\$2
Gumdrops	\$.1	Candy corn	\$.1



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International
Credit Union
(ICU) Day®

Thursday,
October 15, 2026

Why Coins are Different Colors

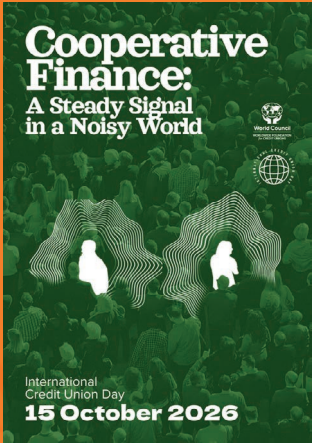
Look closely at the coins in your wallet or piggy bank. Do you notice that they are different colors? Some are shiny silver and others are copper brown. Coins are different colors because they are made of different metals. Each metal helps the coin stay strong and last a long time.

U.S. coins used to be made from more precious metals, like gold and silver, but today coins are made from copper, nickel, and zinc to maintain their color, regulate their weight, make them strong, and ensure they can be used every day.



Pennies are made from copper, a shiny reddish-brown metal. As copper ages, sometimes it turns green! Dimes, nickels, and quarters are made from a metal called nickel, giving these coins a silver-like appearance and increased hardness.

Some coins are old and some are new, but they hold their value over time. That means they are still worth the same amount regardless of their age.



On October 15, South Carolina Federal Credit Union will join over 67,000 credit unions around the world in celebrating International Credit Union Day.

This year marks the 78th anniversary of this annual event, which will be celebrated under the theme of “Cooperative Finance: A Steady Signal in a Noisy World.”



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**Winners of
the Kids Club
Summer
Coloring Contest**

We randomly selected three winners to receive \$10 each into their [Kids Savings](#) accounts. Congratulations to the winners!

Owen J.
Age 2

Sylvia W.
Age 2

Silas O.
Age 6

Connect With Us

Financial Centers and ATMs
Find locations and hours at
scfederal.org

Contact Center
(800) 845-0432
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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, 2026

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)

