# Save Small Dream Big. at your (redit Union™

National Credit Union Youth Month™

Get ready to be empowered! It is National Credit Union Youth Month. This year's theme, "Save Small. Dream Big. at your credit union," is specially designed to show you how you can succeed at your dreams, no matter how big they are. Your Kids Savings account at South Carolina Federal Credit Union is a great place to watch your money grow over time. When you're ready to cash in on your big dream, your savings will be there to help make that dream a reality!





### Five Steps to Money Smart

As you get older and start developing money habits, it's important to be smart about how you save, spend, and think about every dollar you earn. As your credit union, we're here to help you start making those wise decisions today. Check out these five smart money tips:

- 1. Stay focused on your spending habits by keeping a spending diary. It might sound a little complicated, but it's simple. Just grab a pencil and paper, and every time you spend money, write down what you bought and how much you spent. This will help you be aware of how you spend your money and maybe even encourage you to think more carefully about how you spend it in the future.
- 2. Make a wish list by writing down the things you've been wanting to buy and how much each item costs. Then, do your best not to spend money on anything that's not on your list

3. Save before you spend. Any time you earn money, put a few dollars in your wallet for spending and the rest in a safe place for future savings.

4. Reward yourself for all your hard work by allowing yourself to splurge occasionally, like for your birthday, after a good report card, or once you've reached a savings goal.

5. Take a trip to South Carolina
Federal Credit Union to deposit
the money you've set aside for
future saving. We'll keep it safe for
you, and you'll earn dividends
just for keeping it
in your account!

Federally insured by NCUA





#### SOUTH CAROLINA FEDERAL

REDIT UNION™



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### Springtime Holiday Facts

The Easter Bunny originated in Germany and the tradition was taken to the United States in the eighteenth century.

Earth Day is on April 22 of every year and reminds us to protect the environment.

Cinco de Mayo, or the Fifth of May, is often confused with Mexican Independence Day, but it actually commemorates a significant battle during the Franco-Mexican War that took place in a town called Puebla.

On Mother's Day, more than 120 million phone calls are made to mothers in the United States.

Armed Forces Day was originally meant to replace separate Army, Navy, Marine Corps and Air Force Days.

Memorial Day was originally called Decoration Day, encouraging U.S. citizens to use the day to decorate the graves of fallen soldiers.

Sources: easyscienceforkids.com, funkidslive.com, parents.com, countryhomelearningcenter.com





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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!

**Drake D.** Age 7

Mallory L. Age 8

James R. Age 8

#### To Contact Us:

scfederal.org

843-797-8300 (Charleston)

803-738-8300 (Columbia)

843-519-8300 (Florence)

843-545-8300 **(Georgetown)** 

864-406-8300 (Greenville/Spartanburg)

800-845-0432 (Nationwide)

## 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 <u>Kids Savings account</u> and have your name appear in the next newsletter!



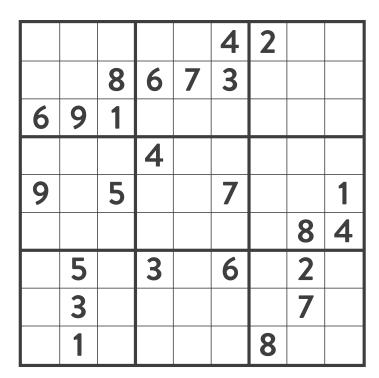
Mail your entry to:

South Carolina Federal Credit Union Kids Club, Spring Coloring Contest P.O. Box 190012

N. Charleston, SC 29419-9012

Name

Birthdate (Month/Day/Year)



### SudoKu

Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3 x 3 grids contain one instance of each of the numbers one through nine.

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Solution: