what Does It Mean to have SMART Goals?

If you want to start saving for a special purchase, setting a SMART goal is a great way to get started.

SPECIFIC – What is the exact goal you want to accomplish?

MEASURABLE - How will you track your progress and know when your goal is met?

ACTION - What steps are needed to reach your goal?

REALISTIC – Is this a reasonable goal? Can you accomplish it in your timeframe?

TIME - When would you like to achieve this goal?

Four Steps for Saving

If you're a better spender than you are a saver, it may be time to consider boosting your savings skills. Being better at spending than saving can lead to money problems as you get older, so now's the perfect time to learn how to save money. Don't worry—saving isn't hard, especially if you make it a habit while you're young!

STEP 1: Four funds, not one!

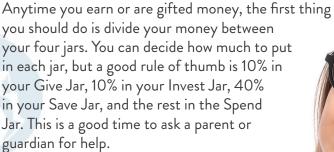
Start with four jars and give each one a label: Give, Invest, Save, and Spend. Here's what each one is for:

- Give money to a charitable cause.
- Invest money to use in the future.
- Save money to use later on a larger item.
- Spend money on everyday items.

STEP 2: Set a goal!

It will be hard to know how much to save each month if you don't know what you're saving for. For example, if you're saving for a larger item like a bike, you'll need to save more than if you're saving for a toy or art supplies. Determine what you're saving for and then how much that item will cost.

STEP 3: Save first, not last!



STEP 4: Be a smart shopper!

When you've reached your savings goal, make your money go as far as possible by being a smart shopper. Check prices at different stores, use coupons, or wait for sales to get the best deal.

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Presidents' Day Fun Facts

George Washington was the only president unanimously elected (meaning all of the state representatives voted for him)

James Madison was the shortest president at 5 feet 4 inches tall.
Abraham Lincoln was the tallest president at 6 feet 4 inches tall.

Theodore Roosevelt was blind in his left eye due to an injury from a boxing match.

Franklin D. Roosevelt was the first president to appear on television during a 1939 broadcast from the World's Fair.

The "S" in Harry S.
Truman does not stand
for anything.

John F. Kennedy was the first president who was a Boy Scout.

Barack Obama won a Grammy Award for Best Spoken Word Album in 2006.





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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!

Marina M. Age 7

Graham F. Age 8

Vincent W. Age 11

To Contact Us:

scfederal.org

843-797-8300 (Charleston)

803-738-8300 (Columbia)

843-519-8300 (Florence)

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

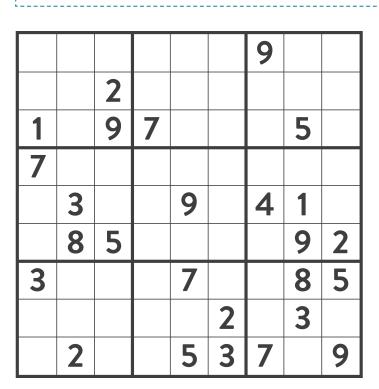
864-406-8300 (Greenville/Spartanburg)

800-845-0432 (Nationwide)

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!





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.

6	Þ	7	3	S	ŀ	8	7	9
9	3	ŀ	7	8	Þ	Z	S	6
S	8	7	9	7	6	Þ	l	3
7	6	3	Z	ŀ	9	S	8	Þ
Z	l	Þ	ς	6	8	9	3	7
8	9	S	Þ	3	7	l	6	7
3	ς	9	8	7	7	6	Þ	ļ
ı	7	8	6	Þ	3	7	9	ς
Þ	7	6	l	9	ς	3	7	8

Solution: