JANUARY 2012

SOUTH CAROLINA FEDERAL CREDIT UNION

kids CLUB

scfederal.org

Saving Big and Saving Small

Short-term vs. long-term savings goals

Have you ever asked your parents for something at a store and listened to them reply, "Sorry kiddo, we just don't have the money for that right now"? Well, what if you didn't have to ask your parents for money? What if you had money of your own?

If you start saving, you may just be able to buy that item next time your parents don't have the money for it. The first step in successfully saving is to set your savings goals. Set some short-term goals (for little things) and some long-term goals (for bigger things).

Here are examples of short-term savings goals:

- A pack of gum
- A new book
- A movie ticket

Below are examples of long-term savings goals:

- A new bike
- A video game
- Spending money for Christmas

There are lots of different reasons to save, and once you've decided what you want to save for, your next step is…saving! Save your allowance or birthday money, or see if you can do some chores around the house or start collecting lost coins. Just remember to deposit your savings into your South Carolina Federal Credit Union Kids Club account where it can continue to grow in a safe place!

Valentine's Day Fun Facts

You may look forward to Valentine's Day to share sweet candies and cute cards with your friends, but here are some fun facts about the day that you can share with them too!

- In 1537, King Henry VII of England officially declared February 14 the holiday of St. Valentine's Day.
- 73% of people who buy flowers for Valentine's Day are men. Only 27% are women.
- In the United States, 189 million roses are sold on Valentine's Day.
- Every Valentine's Day, the Italian city of Verona—where Shakespeare's lovers Romeo and Juliet lived—receives about 1,000 letters addressed to Juliet.
- More than 35 million heart-shaped boxes of chocolate will be sold for Valentine's Day.

Winter Word Scramble

Unscramble these letters to make words about Winter.

1. tsFor
2. auJynra
3. Fgeizren
4. kewnlSfao
5. durooGngh

Answers:
1. Frost
2. January
3. Freezing
4. Snowflake
5. Groundhog

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Winners of the *Kids Club* Fall Coloring Contest

We drew random entries to select the members who would receive a $10 deposit to their Kids Club accounts. Congratulations to the winners!

Michael Toney
Age 7

Trinity Avery
Age 10

Olivia Brazelton
Age 11

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-545-8300
(Georgetown)

800-845-0432
(Nationwide)

Winter Coloring Contest

Color this image, send your artwork to us, and you'll automatically be entered into a drawing for a $10 deposit to your Kids Club account.

DEADLINE: February 29, 2012

Mail your entry to:
South Carolina Federal Credit Union
***Kids Club*, Winter Coloring Contest**
P.O. Box 190012
N. Charleston, SC 29419-9012

Name _____

Age _____

Kids Club Account Number _____

Presidents' Day Word Search

How many of the following U.S. presidents can you find?

ADAMS	**HOOVER**	**NIXON**
CARTER	**JEFFERSON**	**ROOSEVELT**
EISENHOWER	**LINCOLN**	**WASHINGTON**

L	Q	W	J	G	Q	Z	C	T	W
F	M	E	I	N	D	C	L	A	R
R	E	W	O	H	N	E	S	I	E
B	L	X	Z	Q	V	H	M	C	L
J	I	C	N	E	I	X	A	I	I
N	H	C	S	N	A	R	D	U	N
R	U	O	G	O	T	S	A	T	C
F	O	T	R	E	V	O	O	H	O
R	O	M	R	N	V	M	E	Y	L
N	J	E	F	F	E	R	S	O	N

Answer: