



JANUARY 2014

SOUTH CAROLINA
FEDERAL
CREDIT UNION

kids
CLUB

scfederal.org

Get Financially Fit in 2014

Do you like to play baseball, do gymnastics, or run around and play games outside with your friends? Staying active like that helps you stay healthy and physically fit. But what about your financial fitness? Your financial health is important too! Making good financial choices can help you have a long and happy life.

Exercise your financial “muscles” with these simple tips:

- **Set a goal.** Goals can be long term (like saving money for college) or short term (like saving money for your mom’s birthday present). Setting goals will give you something to work towards.
- **Create a budget.** First, add up how much money you make in a month. Include money you earn from allowance or for doing little jobs around the house. This is your monthly income. Next, calculate how much money you need throughout the month for school lunches, candy, and anything else you can’t live without. These are your expenses. Now, subtract your expenses from your monthly income—this is the amount of money you should have leftover at the end of each month that you may deposit into your Kids Club account at South Carolina Federal Credit Union with the help of an adult.
- **Spend smartly.** Controlling your spending is important for your financial health. If you spend over your budget, your goals will become harder (even impossible) to reach. It’s easy to fall into bad habits and spend money you don’t have on things you don’t really need. So be sure to stick to your budget and avoid those overspending habits!



A Brief History About Credit Unions

- 1850:** The first credit union was started by German economist Franz Schulze-Delitzsch in Saxony, Germany.
- 1908:** The first credit union in the United States was started by French-Canadian immigrants in Manchester, New Hampshire.
- 1934:** President Franklin D. Roosevelt signed the Federal Credit Union Act, which authorized federally chartered credit unions in all states.
- 1969:** The number of credit unions in the United States reached their peak with 23,866 institutions and total assets of \$16 billion.
- 1970:** The National Credit Union Administration (NCUA) was formed to supervise federal credit unions. The National Credit Union Share Insurance Fund (NCUSIF) was formed to insure credit union deposits.
- 1985:** Credit unions insured by NCUSIF were backed by the “full faith and credit of the United States Government,” providing extra security to members.
- Today:** Credit unions continue to grow and fulfill the original intent of the FCU Act of 1934: to create a system of not-for-profit cooperatives that promote thrift and sound financial practices.

Simple Winter Fun

There are lots of ways to have fun in the winter by spending little or no money. See if you can come up with other ideas of your own!

1. Trace your family tree.
2. Watch a family movie at home.
3. Start scrapbooking.
4. Go roller skating.
5. Redecorate your bedroom.
6. Help cook a meal with an adult.
7. Visit a museum.
8. Build a “snowman” out of newspaper.
9. Organize a treasure hunt for your friends.
10. Have an indoor picnic.

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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!

Brock Kirkland

Age 9

Kenrick Proffit

Age 9

Linnea Ransford

Age 9

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 and have your name appear in the next newsletter.



DEADLINE: February 28, 2014

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 _____

Sudoku

1						5	
3	7					1	6
9		5	4				
	9						5
		2	3	7	6		
	4	1					7
8	5	9			2		
	2	6			7		9
	3	7	1				8

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 1 through 9.

8	7	5	1	2	7	6	9
1	2	1	5	4	8	3	6
9	4	8	5	7	3	6	2
8	5	7	9	4	3	2	6
2	4	6	1	5	9	3	8
7	1	8	2	3	7	6	9
5	1	8	2	3	7	6	9
7	9	3	4	6	8	1	2
6	9	2	5	1	4	8	7
9	6	2	5	1	4	8	7
3	7	5	8	9	2	4	1
1	8	4	3	7	6	9	5

Solution:

To Contact Us:

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803-738-8300
(Columbia)

843-545-8300
(Georgetown)

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