

Kids \$avings Club

Quarterly Newsletter for Kids



Summer of Saving Dream Big!

Draw Your Biggest Summer Dream!

What are you saving for this summer? A new bike, a season pass to your favorite amusement park, or maybe even a special trip? Whatever it is, dreaming big and setting goals will make your summer even more memorable!

Activity: Grab some crayons and draw a picture of your biggest summer dream. Share it with your family and talk about what steps you might need to take to achieve it.

Save Smart!

There are plenty of opportunities to earn and save during the summer months. Here are some fantastic tips to help you manage your money wisely and save up for your dream purchase:

- 1. Set a Goal:** Know exactly what you're saving for and how much it costs.
- 2. Find Ways to Earn Money:** You could host a lemonade stand, offer to mow lawns, pet-sit for neighbors, or help with gardening.

- 3. Find Free Activities:** Enjoy free summer activities like visiting the park, having a picnic, or playing outdoor games with friends.
- 4. Use Your Credit Union Savings Account:** Ask your parents to help you open a savings account if you don't already have one.

Did you know?

If you start with a Kids Savings Club at age 10, and contribute just \$20 a week to the account, you will have \$11,440 saved by age 21!

Achieve Your Goals!

Once you've saved enough money, you can make your summer dream a reality. Here are a few steps to keep you on track:

- 1. Stay Focused:** Keep your goal in mind and remind yourself why you're saving.
- 2. Stay Positive:** Even if it takes time, stay positive and keep going. You'll get there!
- 3. Use Zogo:** Keep learning and earning with Zogo! As a Firelands FCU member, you have FREE access to the financial literacy app that pays you with real gift cards for completing lessons. Download the Zogo app and use the access code **[FIRELANDS]** to get started.
- 4. Celebrate:** Every time you reach a small savings milestone, celebrate with a fun summer picnic or treat yourself to some ice cream.



Coming August 2024 **FamZoo**

Firelands FCU is partnering with FamZoo to provide educational debit cards for kids and teens!

FamZoo cards are designed specifically to prepare kids and teens for the adult financial world in a safe, parent-moderated environment. Kids learn to earn diligently, spend wisely, save patiently, and give thoughtfully.

Key features include safe reloadable prepaid debit cards and an educational Family Finance App that allows users to set and track savings goals, automate allowance and chore payments, and MORE! Stay tuned for additional FamZoo announcements to be delivered to your inbox soon!

Don't Miss the Fun!

Want to receive a digital copy of our Kids' Quarterly Newsletter? Simply log in to Online and Mobile banking and add or update your email address to your profile!

Funny Business

Where do ghosts like to boat on vacation?

LAKE EERIE



Pit Stop!

Stop by your local Firelands FCU branch to deposit your savings and check out the NEW toys in the treasure chest!



Making a Splash this August!

Celebrate Youth Month with Firelands FCU this August! More information to come SOON!



1. Parrot 2. Watermelon 3. Whale
4. Bird 5. Palm 6. Airplane 7. Sunscreen
8. Cocktail 9. Skydiving 10. Sun

Offices in Bellevue, Bucyrus, Galion,
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