

# Kids \$avings Club

Quarterly Newsletter for Kids

## Harvest savings this fall!

When is the perfect time to save? Now! With the help of an adult, you can try these fun ideas to earn more money and grow your savings this fall!



### Ways to earn money!

- 1. Rake Leaves:** Ask your neighbors if you can rake their leaves for a few dollars. It's a fun way to help out and earn some cash!
- 2. Sell Hot Cider:** Set up a stand and sell warm drinks to people enjoying the cool weather.
- 3. Walk Dogs:** Offer to walk your neighbors' dogs for a fee (and maybe get some puppy snuggles, too!).
- 4. Sell Old Toys:** Clean out your room and sell toys you don't use anymore. You might find some hidden treasures to sell!
- 5. Help Decorate for Fall:** Offer to help neighbors or family set up their Halloween or fall decorations in exchange for a small fee.

### Ways to save money!

- 1. Use Your Credit Union Savings Account:** Ask your parents to help you open a savings account if you don't already have one!
- 2. DIY Halloween Costume:** If you celebrate Halloween, get creative and make your own costume using things you already have at home instead of buying a new one.
- 3. Look for Fall Sales:** Keep an eye out for sales on fun fall items, like cozy sweaters or cool new toys. The weekend after Thanksgiving is known for great discounts!
- 4. Look for FREE Fall Fun:** With an adult's help, explore local parks, nature trails, or community events like pumpkin patches or outdoor festivals. You can enjoy the beauty of fall and have fun without spending any money!
- 5. Make a Coin Bank:** Each time you earn money, drop some into your coin bank. Watch it grow as you save for something special!

### DON'T FORGET ABOUT 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]**

## Youth Members Draw from their Creativity Banks

Check out some of the coin banks our Firelands FCU members made during **Youth Month!**



## Introducing FamZoo Debit Cards for Kids!

Safe Card + Educational App = Good Habits

Prepare kids and teens for the financial world in a safe, parent-moderated environment.



### It's easy to get started!

1. Register at [firelandsfcu.org/famzoo](https://firelandsfcu.org/famzoo)
2. Load funds from your Firelands FCU checking account
3. Develop responsible money habits together



## An Apple (Cider) a Day Keeps the Cash Flowing

It's a \_\_\_\_\_ fall day, and you're running the \_\_\_\_\_ apple cider stand of your dreams! The air smells like \_\_\_\_\_, and you're ready to make \_\_\_\_\_ bucks selling your famous cider.

To your surprise, \_\_\_\_\_ strolls over and asks for \_\_\_\_\_ cups of cider. You grin and say, "That'll be \_\_\_\_\_ dollars!" \_\_\_\_\_ hands you a \_\_\_\_\_ dollar bill, and you're already off to a \_\_\_\_\_ start!

Next, a cheerful group of \_\_\_\_\_ roll up on their \_\_\_\_\_, excited to try your cider. They ask if you have any new flavors, but you're a \_\_\_\_\_ business owner who knows your classic recipe is the best! You offer them your famous cider with a smile, and they happily agree. They ride off looking \_\_\_\_\_ with their \_\_\_\_\_ drinks!

Finally, the day ends with a \_\_\_\_\_ surprise — your best friend \_\_\_\_\_ brings you a \_\_\_\_\_ dollar bill as a tip for your \_\_\_\_\_ cider! You count up all your money, realizing you've made \_\_\_\_\_ dollars! You dance \_\_\_\_\_, feeling like the \_\_\_\_\_ king or queen of the apple cider business. As you pack up, you feel \_\_\_\_\_, knowing you're on your way to saving enough to buy a \_\_\_\_\_ by this time next year!

### Mad Lib Key:

- **(adjective):** Describes something (e.g., sunny, chilly, amazing)
- **(plural noun):** More than one person, place, or thing (e.g., apples, leaves, squirrels)
- **(noun):** A person, place, or thing (e.g., pumpkin, wagon, hat)
- **(emotion):** A feeling (e.g., happy, excited, surprised)
- **(adverb):** Describes how something is done (e.g., quickly, joyfully, slowly)
- **(plural noun):** Items or people in groups (e.g., friends, pumpkins, animals)



## 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

What kind of apple isn't an apple?

A PINEAPPLE!



## Pit Stop!

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

## 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!



Offices in Bellevue, Bucyrus, Galion,  
Monroeville, Norwalk, & Sandusky

firelandsfcu.org  
800-276-5775



f in @FirelandsFCU