



SPRING 2022

LONG JOHN SAVER



KIDS CLUB



BEST WAYS TO INVEST

IT'S NEVER TOO EARLY TO PLAN FOR THE FUTURE

APR
COLORING
page



painting
with
TISSUE PAPER

MAY
COUNTING
quiz
JUN

SAVE SMALL. DREAM BIG. AT YOUR CREDIT UNION

Beach Municipal FCU wants to help you fulfill your big dreams.

Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is "Save Small. Dream Big. at your credit union."

With our Long John Savers Kids Club account, you can learn and practice good financial habits that you will carry with you for many years to come.

During the month of April, bring your parent/guardian to one of our branches and let Long John Saver and his friends help empower you to save for your future. We also have a special gift for the members of Long John's crew – YOU!

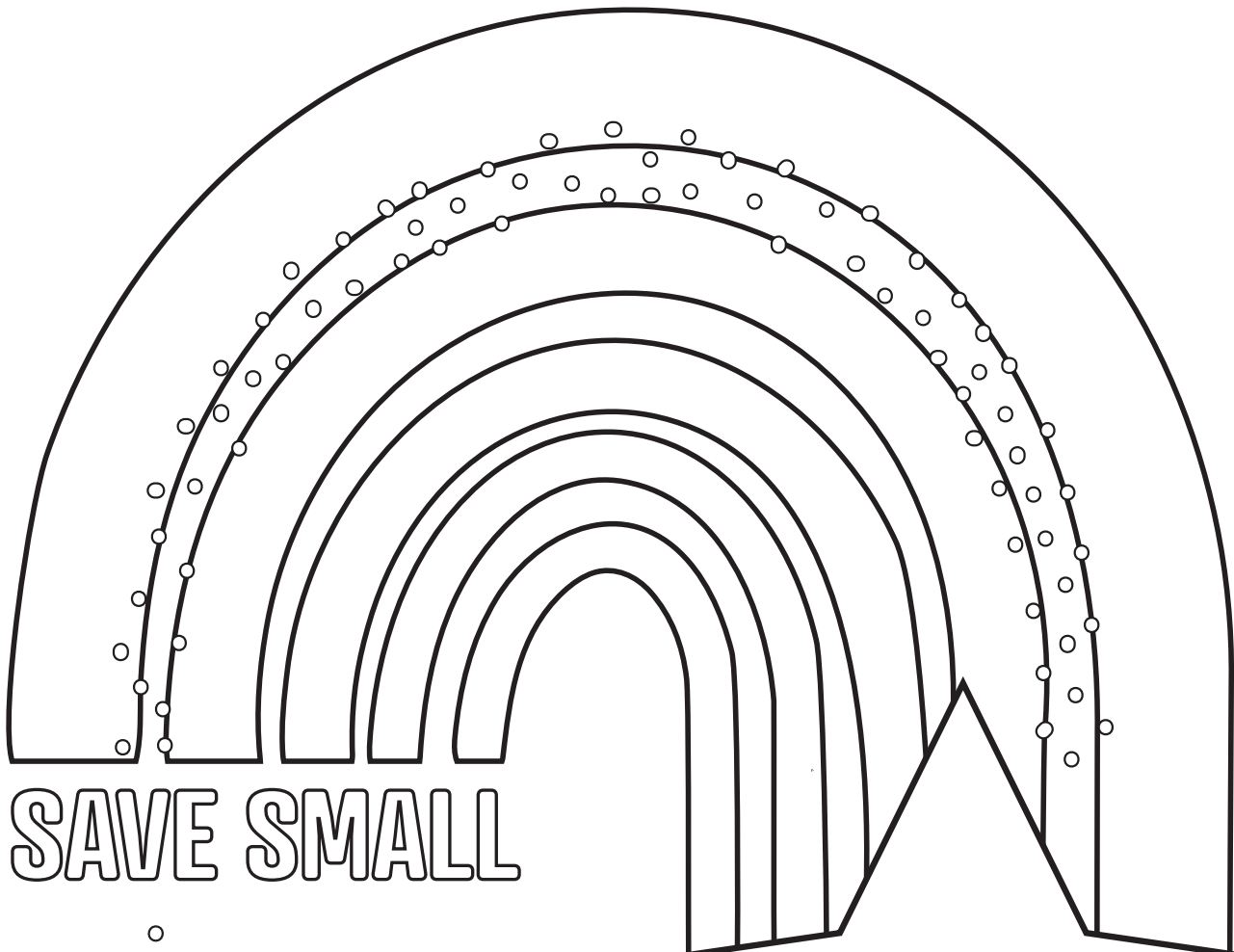
Remember, your dreams are attainable, no matter how big they are.



**FUN
FACTS**

APRIL 1ST NATIONAL ONE CENT DAY
APRIL 6TH NATIONAL WALKING DAY
APRIL 17TH EASTER
APRIL 28TH NATIONAL TEACH CHILDREN TO SAVE DAY





SAVE SMALL



at your credit union™

SUPPORTED BY





INVESTING CAN GET YOU FREE MONEY!

Do your mom and dad ever say to you, “You should really save your money for college and stop blowing it on video games?”

My mom and dad say this to me all the time.

In fact, I remember when I was five and I started getting an allowance. My parents told me to budget my allowance and save some for my future.

I said, “I’m only five, why save now?” Now, at the age of eleven, I understand why.

BUDGETING

The first term is “**budget**.” My parents helped me understand this term, and how to do it, by giving me a simple exercise.

We made a list of every item I spent money on, including video games, movies, and candy or special treats. Then, I had to see how much I was saving every month.

I realized I was spending every penny on these extra things and had no money left over to save. Sometimes, my parents even had to lend me more money.

My mom showed me how to look at every item on my list and decide what I thought was necessary.

The necessary things include educational materials I need for homework, such as flash cards, notebooks, calculators, and pencils.

The second term I learned about was “saving”...

SAVING

My parents helped me understand by showing me how to save for small things first.

It’s hard to save for expensive items when you’re that small, so I saved for items like video games.

Every time I had money to save, I would think to myself that I was saving it for my reward, which was the video game.

As I got older, I started saving for college and realized the video games weren’t as important.

One of the most important terms is **compound interest**. It’s the reason why everyone says, “You should begin saving at a young age!”

Put your savings in your Long John Saver Kids Club account because you will get free money. Yes, that’s right, I said free money.

It means that when you invest, you will earn interest on the money you start with – the principal – and you will earn interest on interest.

EARNING MONEY

Where do you get money to invest in the first place?

My parents are both hard workers and they try to teach me the value of a dollar.

I have jobs throughout the year that help me earn toward my future.

I live in a rural area and there aren’t many kids around, so I am able to help out my neighbors and make money:

- I shovel snow in the winter.
- In the spring, summer, and fall I mow lawns and rake yards.
- Year round I help babysit.

By working for money, I appreciate things more. I like helping my neighbors and family with odd jobs because I know that it will pay off in the future.

Some of my friends think that my parents are hard on me because they make me work and don’t just hand me money. However, I am thankful that my parents care enough about my future to teach me at an early age what smart investing can do for me.

You might not think that learning about money is interesting. But once you see a piece of paper with an amount of money that belongs to you, and not your parents, you’ll see that it’s exciting to work, earn, save, and invest!



FUN FACTS

I LOVE MOM

MAY 7TH NATIONAL PLAY OUTSIDE DAY
MAY 8TH MOTHER'S DAY
MAY 15TH TAKE YOUR PARENTS TO
THE PLAYGROUND DAY
MAY 23RD NATIONAL LUCKY PENNY DAY

Painting with TISSUE PAPER

SUPPLIES NEEDED:

colorful tissue paper
absorbant paper
scissors
white crayon or candle
spray bottle full of water
paper towels or newspapers



1

Use your scissors to cut the tissue paper into small pieces. You can make squares or random shapes. That is totally up to you!

2

Take your candle or crayon and draw a picture on the paper. You won't really be able to see it now, but the wax will resist the color and show up at the end.

3

Place your paper on top of the newspaper or paper towels so you don't make a mess, and then spray it with the water bottle until it is thoroughly drenched.

4

Spread the cut up pieces on top of your paper, making sure to mix up the colors. Try to make sure it is completely covered, pat them down with your hand, and then spray it again. It should be completely soaked at this point.

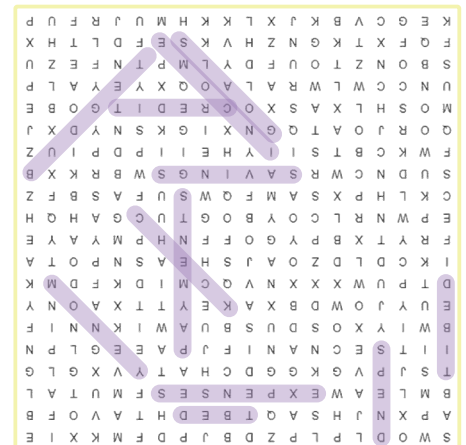
5

Here comes the hard part. Wait. It should take at least twenty minutes or so for it to completely dry. The longer you let it sit, the darker your colors will be. Once you think it's ready, start peeling off the tissue paper.



6

And now the easy part. Enjoy!



WORD SEARCH SOLUTION:

counting QUIZ

Count all of the money to see how savings add up!

1



\$ ____ . ____

2



\$ ____ . ____

3



\$ ____ . ____

4



\$ ____ . ____

5



\$ ____ . ____

6



\$ ____ . ____

FUN FACTS

JUNE 1ST NATIONAL SAY SOMETHING NICE DAY

JUNE 8TH NATIONAL BEST FRIEND DAY

JUNE 19TH FATHER'S DAY



AND SINCE WE'RE ON THE SUBJECT OF COUNTING,

HOW MANY OF THESE BANKING TERMS CAN YOU FIND IN THE PUZZLE BELOW?

DEBT

MONEY

PAYMENTS

SPEND

SAVINGS

BUDGET

FINANCES

INCOME

CREDIT

CHECKS

GOALS

EXPENSES

DEBIT

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