

kids first



first
credit union

FIRST CREDIT UNION'S NEWSLETTER JUST FOR KIDS! ISSUE 43 | AUTUMN 2019



Jimmy

Hi kids... welcome back!

Brrr...hasnt it got chilly! Winter always gets me thinking about knuckling down and saving my money for the end of the year - I'm going to give you some savings tips to help you do the same! Don't forget to enter the competition over the page and **you could win \$50 for your savings!**
Stay cool super savers!

save
your
socks off
& win!

with



WE'RE EXCITED TO BE TEAMING UP WITH OFFICE PRODUCTS DEPOT TO OFFER A GREAT COMPETITION THIS TERM!

Just make 4 or more deposits into your account through our school banking programme in Term 2, and you'll go in the draw to **WIN a pencil case of goodies or some cool crayons** (playcentres/kohangas). (1 winner per school or centre).

Competition runs from 29th April to 5th July 2019. Winners will be announced in Term 3.

win!

saving's smart!

Saving money can be really hard when you're a kid. There's always something fun to buy, especially when it can be hard to get money in the first place. So to help you out, I've put together my **Super 6 Savings Tips!**

1

MAKE A SAVINGS PLAN!

Set a specific goal for how much you want to save - it will be easier if you have a particular amount in mind. Setting a goal will help you stay motivated, especially as you get closer to reaching that goal!

2

DO YOU REALLY NEED IT?

Any time you're about to spend money, take a second to think about whether what you're buying is more important to you than what you're saving money for.

3

SAVE IT QUICK!

Put your money into your savings right away so you'll be less tempted to spend it.

4

SPREAD THE WORD!

Tell someone else that you're trying to save money. This is called "accountability," and it works because then you have someone else who can help you stay on track. If you feel tempted to save money, they can help remind you about your goal.

5

FIND FREE THINGS TO DO FOR FUN!

Having fun doesn't have to cost a lot of money, especially when you're a kid! Instead of going to the movies or paying to get into a skating rink, try going to the park and playing soccer with your friends, or ride your bike around your neighborhood!

6

EARNING MORE MONEY.

You may already get pocket money from your parents, but if you notice that there are things to be done around your home, try asking them if they'll pay you to do them. This will show that you're really serious about trying to find ways to earn money - and also help get things tidied up! You could offer to feed your neighbours' pets or walk their dogs when they are away.



winners congrats!

Well done to everyone who helped the water get to the tap in our competition last term!

Congratulations to the winners - **Munroe Shortall**, 9 years old from Rotokawa School, Rotorua and **Mahia Taurima**, 7 years old from Maungatapu School, Tauranga. **Congratulations! You've both won \$50 for your savings!**



Hey mum! Hey Dad!

We encourage all our members to save!

And we offer a variety of savings accounts with great interest rates! Visit our website for all the details, plus there are some great savings tips for adults on there too!

Visit one of our branches or give us a call to open a Savings Account!



savings

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| K | A | I | V | N | V | T | M | F | X | S | W | S | T | Y | P | Y | N | H | S |
| O | T | I | K | Q | T | Q | M | L | L | E | O | E | C | H | J | G | K | A | M |
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- POCKET MONEY
- JIMMY JUMPER
- ACCOUNT
- BANKING
- CENTS
- CHORES
- COINS
- DEPOSIT
- DOLLARS
- FIFTY
- FIVE
- GOALS
- INTEREST
- MONEY
- NOTES
- PASSBOOK
- SAVING
- TEN
- TWENTY

WIN \$50

Can you find all these words to do with saving in the Wordfind above? The words can be forwards, backwards and even diagonal! Return your completed wordfind with your school banking passbook, bring it in to a First Credit Union branch, or post it before Friday 28 JUNE 2019 to PO Box 585, Waikato Mail Centre, Hamilton.

We will draw out two lucky super savers who will each win \$50 for their savings!

NAME

AGE

PHONE

SCHOOL

ADDRESS

final funny...

Q: Where does a sheep keep his money?

A: In the baaaaank!



If you're not a First Credit Union member, ask your parents if you can open a Kids' Account today! Just pick up a School Banking pack from your school office, or visit one of our branches.

first credit union

Proud to be a registered Credit Union. Not a registered bank. First Credit Union deposits are shares secured by a first ranking registered trust deed. A Product Disclosure Statement is available.

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