



SOUTH CAROLINA
FEDERAL
CREDIT UNION

APRIL 2009

kids
CLUB

scfederal.org

Ups and Downs

Roller coasters go up and down. So do elevators. And lately, you may have heard your parents talking about the ups and downs of the economy.

When the economy swings down for a period of time, that is called a *recession*. During a recession, jobs are hard to come by and money is tight. People concentrate on saving money, and try to find ways to cut back on spending.

What does today's recession mean for you?

- **Your mom and dad may be looking for ways to spend less.** Your family might visit the library instead of buying new books, or rent movies instead of going to the theater. With a little creativity, you can probably come up with lots of money-saving ideas.
- **Good savings habits are extra important.** Even kids can build up a "rainy day" fund to take care of unexpected expenses. That is what your Kids Club account is for.

The future still looks bright! You are young enough to ride out the ups and downs of the economy. So don't get discouraged! Just keep practicing good financial habits. You'll be just fine.



The Magic of Saving

Celebrate Financial Education Month and National Credit Union Youth Week™



April is Financial Education Month and South Carolina Federal Credit Union is celebrating the magic of saving. What could be more magical than having enough money to buy what you want? You might say, "Yeah right! there's no way I could ever afford a pony or a helicopter." But the truth is your dreams can come true! That's the magic of saving. If you save a little at a time, every chance you get, and keep a goal in mind, you can achieve virtually anything.

Youth Week (April 19–25) is the perfect time to start saving for your dreams, and your credit union will celebrate all month long! During the month of April, existing Kids Club members who make a deposit of \$10 or more into their Kids Club accounts will be entered into a drawing for \$100.* It's that simple!

Do you know someone who isn't a Kids Club member yet? Tell them to open a Kids Club account with \$10 or more this month and they will be entered into a drawing for \$100, too.

Magic Squares

The "magic number" is 15! Write the numbers 1 through 9, so that every row, column and diagonal add up to 15.

	9	2
8		

9	1	8
7	5	3
2	6	4

Solution:

*For Official Rules, see scfederal.org/youthweek09 or call our Contact Center at 843-797-8300 (Charleston) or 800-845-0432 (Nationwide).



SOUTH CAROLINA
FEDERAL
CREDIT UNION

kids
CLUB

scfederal.org

Winners of the Kids Club New Year 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!

Tyrick Gathers
Age 10

Wills Golden
Age 10

Austin Alsbrooks
Age 11

Spring 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.



DEADLINE: May 29, 2009

Mail your entry to:
**South Carolina Federal Credit Union
Kids Club, Spring Coloring Contest
P.O. Box 190012
N. Charleston, SC 29419-9012**

Name _____

Age _____

Kids Club Account Number _____

Stre-e-etch your Money

When is a dollar worth more than a dollar? When you find ways to get more for your money!

Here are some dollar-stretching ideas:

- **Watch for sales.** Stores have sales all the time. You might save 10%, 20% or even more, just by waiting for an item to go on sale.
- **Compare prices.** Let's say you want to buy a video game. It might cost \$50 at one store, and \$65 at another. So it pays to shop around.
- **Make your money grow.** Instead of spending your dollars, deposit them here at South Carolina Federal Credit Union. We will add dividends to help your account grow even faster.

Use your money wisely. Save it carefully. And stretch it whenever you can.

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
(Columbia)

843-545-8300
(Georgetown)

800-845-0432
(Nationwide)

