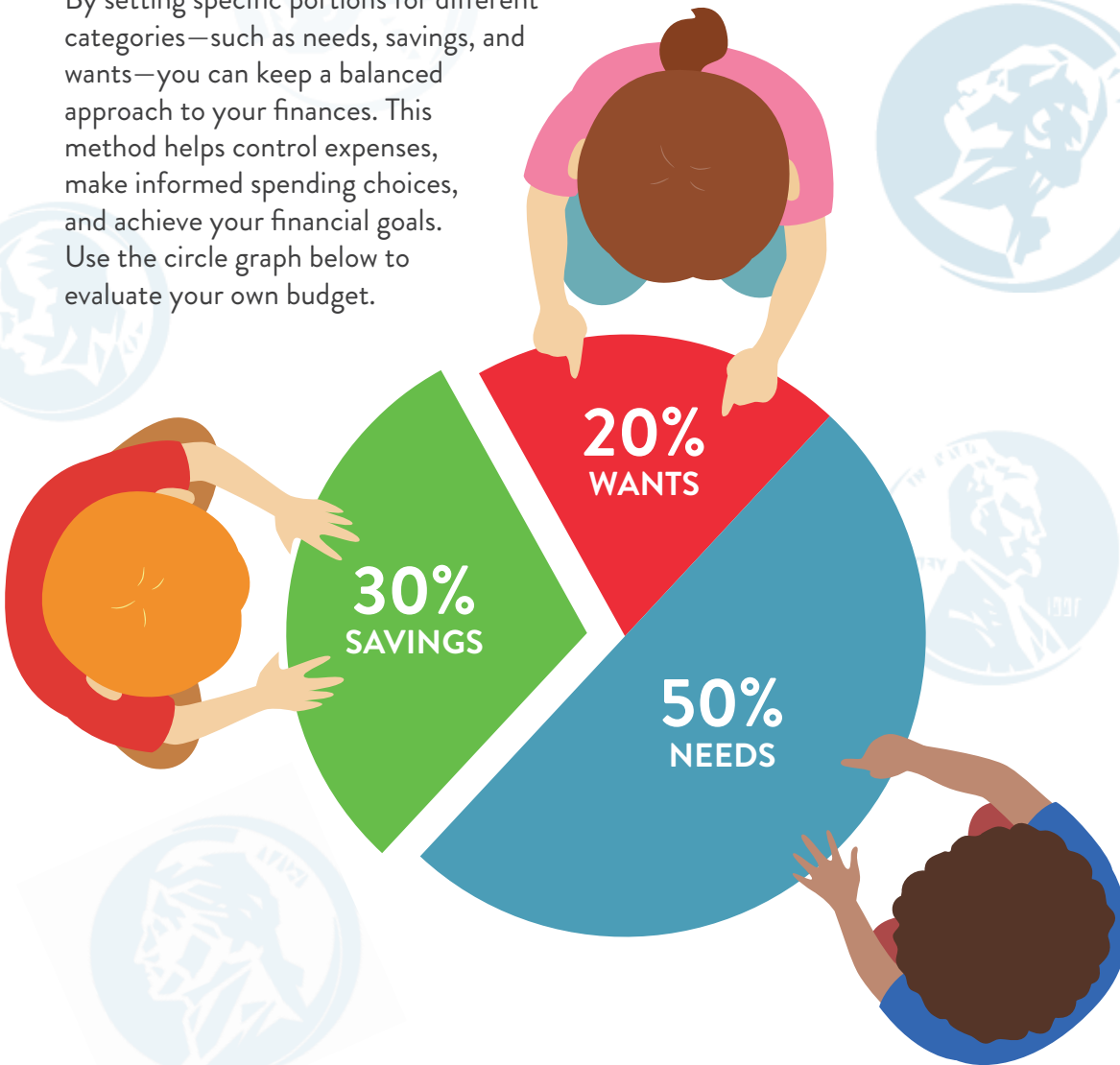




Percentages for your Personal Budget

Creating a personal budget using percentages is a smart way to manage your money. By setting specific portions for different categories—such as needs, savings, and wants—you can keep a balanced approach to your finances. This method helps control expenses, make informed spending choices, and achieve your financial goals. Use the circle graph below to evaluate your own budget.



* * *

Saving Small Amounts Throughout the year Adds Up!

Are you making resolutions for the new year? Saving money might be a great one to try! Small habits, like setting aside loose change or regularly adding to your [Kids Savings](#) account, can make a big difference over time.

One fun goal is to save an amount equal to your age each week. Here's how much you'd save by the end of the year:

- 7-year-olds saving **\$7** each week will have **\$364**
- 8-year-olds savings **\$8** each week will have **\$416**
- 9-year-olds savings **\$9** each week will have **\$468**
- 10-year-olds savings **\$10** each week will have **\$520**
- 11-year-olds savings **\$11** each week will have **\$572**
- 12-year-olds savings **\$12** each week will have **\$624**

Starting with small savings can make a big difference for your future!

Insured by NCUA

kids
CLUB

scfederal.org



Growing Your Money with Dividends

Dividends are special rewards for saving, and they're powerful tools in personal finance. When you put money in a savings account, the credit union pays you simple or compound dividends, allowing your savings to grow over time.

Simple dividends grow at a steady rate each year. For example, if you have \$100 in your account with a simple dividend rate of 5%, you'll earn \$5 a year just by saving.

Compound dividends grow even faster because it builds on itself. If you have \$100 in the bank with a 5% compound dividend rate, you'll earn \$5 the first year. But in the second year, you'll earn dividends on \$105, and so on.

So whatever your savings goals, it pays to keep your money in a bank account!





**SOUTH CAROLINA
FEDERAL
CREDIT UNION®**

**kids
CLUB**

scfederal.org

**Winners of the
Kids Club
Fall Coloring
Contest**

We drew random entries to choose the members who would receive a \$10 deposit to their [Kids Savings](#) accounts. Congratulations to the winners!

Evie H.
Age 10

Ellie G.
Age 11

Mallory L.
Age 11

Winter Coloring Contest

Color this image and send your artwork to us. You'll automatically be entered into a drawing for a \$10 deposit to your [Kids Savings](#) account and have your name appear in the next newsletter!



DEADLINE: February 28, 2025

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

Name

Birthdate (Month/Day/Year)

Connect With Us

Financial Centers and ATMs
 Find locations and hours at
scfederal.org

Contact Center
 800-845-0432
ContactCenter@scfederal.org

Mailing Address
 South Carolina Federal
 Credit Union
 P.O. Box 190012
 N. Charleston, SC 29419-9012

scfederal.org

1							4
		3	6	1	8	9	
	2	7				6	1
		8	1	6	9	4	
		1	2		7	3	
		6	8	5	3	1	
	1	5				7	3
		2	3	7	6	5	
7							9

Sudoku

Sudoku is easy to play and the rules are simple. Fill in the puzzle so that every row across, every column down, and every 3 by 3 box contain the numbers 1 to 9.

6	9	2	1	8	5	3	7	4
9	8	2	3	7	6	5	4	1
8	1	5	9	2	4	7	3	6
2	4	6	8	5	3	1	9	7
6	9	1	2	4	7	3	8	5
3	7	8	1	6	9	4	2	5
8	2	7	4	9	5	6	1	3
4	5	3	6	1	8	9	7	2
1	6	9	7	3	2	8	5	4

Solution: