

Hoku iki Herald

JULY
2025

THE OFFICIAL NEWSLETTER *for* MAUI COUNTY FCU KIDS!



Turn Your Allowance into an Adventure



This summer, let's take a fun journey into the world of money! By learning how to manage your allowance, you can make smart choices that help you save, spend, and even share in exciting ways. Ready to make your money work for you? Let's go!

Divide Your Money Into 3 Parts

A great way to manage your allowance is to divide it into three simple parts:

- **Save:** This is the money you set aside for later. Maybe you want to save for a new toy, a trip to the beach, or a game you've been wanting. Saving helps you reach your goals faster!
- **Spend:** This is the money you use for fun stuff now. It could be for snacks, toys, or something cool you want right away. But remember to think carefully before spending it all!
- **Share:** Sharing your money is a great way to help others. You can donate some of your money to a charity or help someone in need. It's like planting kindness!

When you divide your allowance like this, you'll have a good balance between saving, spending, and sharing!

Set a Goal and Make a Plan

Now that you know how to divide your money, it's time to set a goal! Goals are like a map for your adventure. Maybe you want to save for a new book, a toy, or a fun trip. Setting a goal will help you stay on track.

Think about what you want to save for and how much it costs. Then, decide how much of your allowance you'll save each week. You'll be amazed at how fast your savings will grow!

Track Your Spending

It's also good to keep track of what you buy. Write down what you buy and how much you spend. This will help you see where your money goes and make smart choices next time.

Treat Yourself (But Be Smart About It)

Whether it's a yummy snack or a fun game, it's okay to spend some money on things you like. Just remember to spend wisely and don't use all your money on things that won't make you happy later.

Start Now, Grow Your Future

Even though your allowance might seem small now, the more you practice saving and spending wisely, the better you'll get! As you get older, these habits will help you make bigger money decisions, like saving for a car or college. So, start now and get ready for a bright future!

kids
club

PRIZE CORNER

Redeem your tokens for prizes!

5
TOKENS

Fuzzy Bracelets | Popping Pipes
Stretchy String Worms

10
TOKENS

Giant Puffer Glow Balls
Foam Football & Soccer Ball

25
TOKENS

Counting Animals | Animal Alphabet
Match | Gem Painting | Magnetic Tiles
Stretchy String Packs

50
TOKENS

Nerf and Gel Fire Blasters
Squishmallows | Stretchy Squishy Monkey

75
TOKENS

Giant Squishmallows

Prizes may vary by branch and
are available while supplies last.

Allowance Tracker

Use this allowance tracker chart to keep track of your money. Write down the date you get your allowance, how much you earned, how much you saved, how much you spent, and how much you shared. Fill it out every time you get money to see how you're doing with your savings goals!

Date	Amount Earned	Amount Saved	Amount Spent	Amount Shared

Congratulations Super Savers!

These Kids Club members saved their money and by doing so received enough tokens to redeem them for prizes on the 25 plus token prize shelves.



Amerie



Elijah



Annalee



Jackson

BRANCH LOCATIONS:

Kahului (Maui Marketplace)
270 Dairy Road, Suite 146
Monday - Friday
9:00 a.m. - 5:00 p.m.
Saturday 9 a.m. - 1 p.m.

Lahaina (Fairway Shops)
2580 Kekaa Drive, Suite 117
Monday - Friday
8:30 a.m. - 4:30 p.m.

Wailuku Branch
224 Kehalani Village Drive
Monday - Friday
8:30 a.m. - 4:30 p.m.