

# Hoku iki Herald

OCTOBER  
2021

THE OFFICIAL NEWSLETTER *for* MAUI COUNTY FCU KIDS!



## Build financial health for a brighter tomorrow

This year's International Credit Union Day®, celebrated annually on the third Thursday of October, focuses on the theme of building financial health for a brighter tomorrow. So what does being financially healthy mean for you as a kid? Learning how to be smart with your money is a good place to start. Your mom or dad may have already talked to you about “needs” versus “wants”, and money should primarily be spent on those things that we need.

“Needs” are typically defined as food, shelter, and clothing. We need food and water to stay alive, so that’s a need if you want to survive. While clothing is a need, buying new clothes if you can still wear your existing clothes, would be considered a want. Similarly, while we need food to survive, and candy is considered something we eat, it has little to no nutritional value and thus would be considered a want. “Wants” are those nice-to-have items. The things that bring us pleasure, like ice cream or yet another new stuffy.

A fun and crafty way to practice deciding on needs and wants is to grab a pair of scissors and some magazines. Then cut out images of things you think people either want or need in their lives. With an adult, talk through why you chose images as a need or want and paste the image onto a poster in two separate categories. If you don’t have magazines available, you can always copy images online and paste them into a document.

Put your practice of determining needs and wants to work and with a parent write a list of grocery items you need to buy – essentials like toilet paper, milk, or fruit and vegetables. Then, at the supermarket, try to stick to the list. When you’re at the market and see an item that’s not on the list, decide whether the item is a need or a want before putting it into your cart.

Identifying needs and wants gives you practice while you’re still young, and will empower you to take charge of your finances as you move through life.

kids club

PRIZE CORNER

Redeem your tokens for a prize at any branch.

5  
TOKENS

Colored pencils | Hot Wheels  
Watercolors | Coloring books  
NEW: Pop it bracelets

10  
TOKENS

Play Doh | Chalk pack  
Foam water shooter  
NEW: \$5 gift card for McDonald’s

25  
TOKENS

Air dry clay | Water guns  
NEW: Sesame Street plushy

50  
TOKENS

Water beads | Remote control car  
NEW: Nerf DinoSquad Blaster

100  
TOKENS

Giant squishmallows

# Brighter Tomorrow Coloring Contest

Bring in your completed coloring (below) and receive a five token prize from the Kids Club Prize Corner.



## Kids Kokua The Maui Farm

Kids Club members helped out at local nonprofit, The Maui Farm, cleaning the hog home, propagating plants, painting the chicken coop, making signs for the garden and prepping seed packets for a fundraiser. It was a fun-filled day helping create a safe environment for single moms and their children where they are nurtured to develop their full potential.



Send us a photo of yourself giving back to our community for a chance to be featured in a future newsletter. Email [hello@mauicountyfcu.org](mailto:hello@mauicountyfcu.org).

### BRANCH LOCATIONS:

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

**Lahaina**  
270 Lahainaluna Road  
Monday - Friday  
8:30 a.m. - 4:30 p.m.

**Wailuku**  
1888 Wili Pa Loop  
Monday - Friday  
8:30 a.m. - 4:30 p.m.  
Saturday 9:00 a.m. - 1:00 a.m.

[MAUICOUNTYFCU.ORG](http://MAUICOUNTYFCU.ORG)  
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