

Hoku iki Herald

OCTOBER
2022

THE OFFICIAL NEWSLETTER *for* MAUI COUNTY FCU KIDS!



Ways You Can Empower Your Financial Future

It's never too early to begin talking with an adult about basic financial concepts to help grow your knowledge and empower you on your own financial journey. Here are some age appropriate ideas to help you get started:

Ages 3-5

You need money to buy things, so start learning about the different forms of money we use – coins, dollar bills, and credit and debit cards. Consider all the things that cost money – toys, groceries, clothes, etc. There a lot of things that have value are free, like playing with a friend is really fun and doesn't cost anything.

Money is earned by working. Ask about an adult's job or profession and why they chose it. Ask them about ways you might choose a job to make money.

You might have to wait to buy something you want. Think about something you'd like to buy. Maybe it is a toy or treat. Ask an adult how much it costs and see if you have enough money to purchase it. If you don't have enough, figure out how much more money you'll need.

Ages 6-10

There is a difference between what you want and what you need. Think about all

the things we need to buy with our money – clothing, food, a home to live in. Then make a list of things we like to have, but don't necessarily need to live – toys, candy, Paw Patrol slippers.

You must make choices about how to spend your money. There are trade-offs, and money can run out. Ask an adult for some money to choose which snacks to buy for the week. Figure out which snacks you can afford to buy to have enough for the whole week.

It is good to compare prices. There are lots of ways to buy things. You can physically go into a store to buy it, look for it online or buy it used from someone else. Is the item on sale or can you buy it for less at one place over another?

Ages 11-13

You should save a at least a dime for every dollar you earn to get in the habit of saving 10% of all money you receive. Set goals for things you'd like to save up for.

Using a credit card is like a loan. You probably see adults using credit cards to pay for things. This is actually a financial transaction taking place and money is going out.

Adapted from CNBC Op Ed by Jamie Bosse..

kids club

PRIZE CORNER

Redeem your tokens for prizes!

2
TOKENS

Mochi Squishies | Colored Pencils
NEW: PlayDoh

5
TOKENS

Blocks Magic Snake Cube
Coloring Book | Popit Key Chain/Ball
NEW: Multicolor Shuttle Pens

10
TOKENS

NEW: Speed Cube | Water Guns
Popit Purses

25
TOKENS

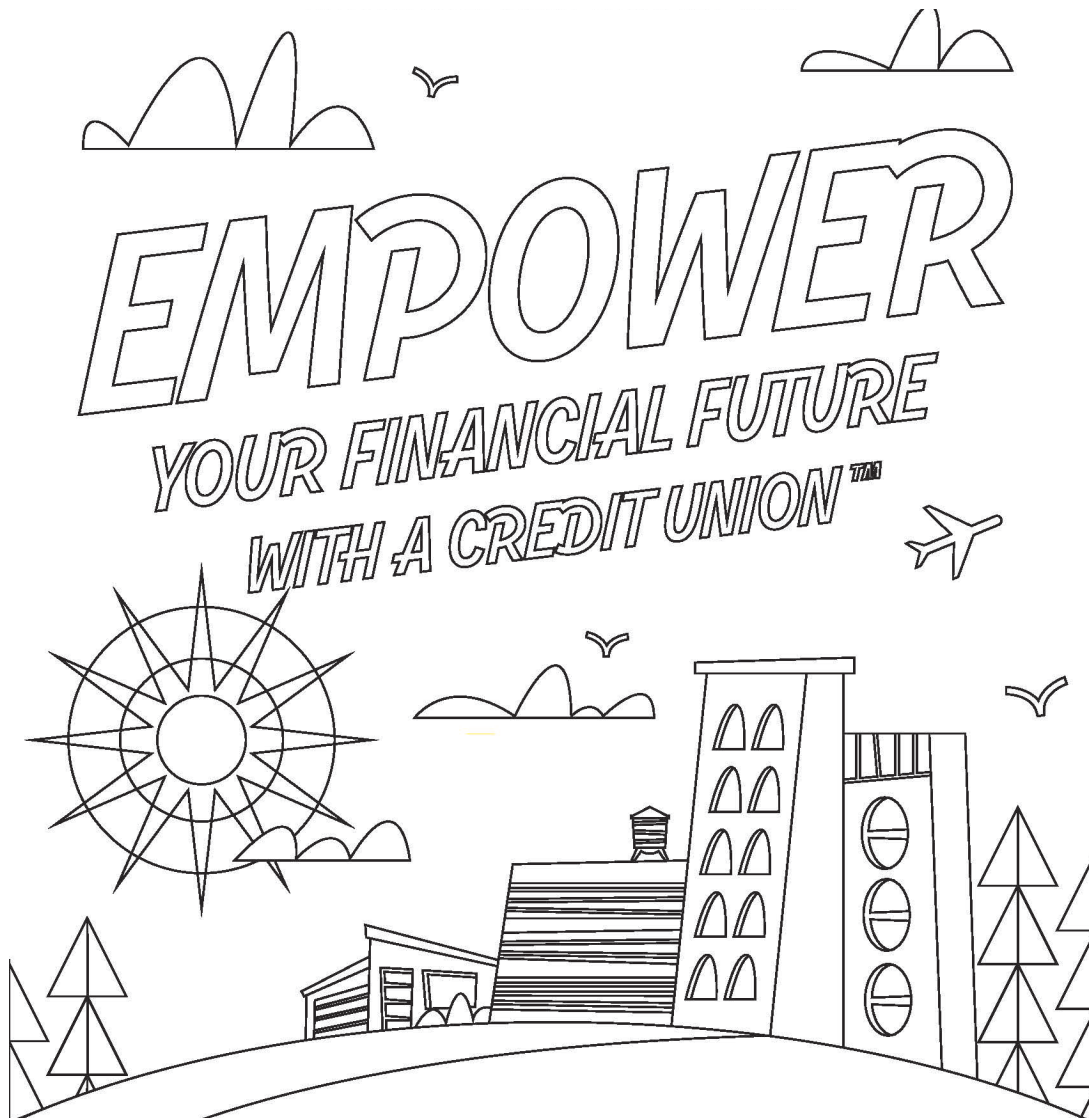
Walkie Talkies | Squishmallows
NEW: Bouncing Ball Making Kit
Dino Water Gun

50
TOKENS

Take Apart Dino Kit | Slime Kit
NEW: Super Archery Kit | Jumbo
Squishmallows

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

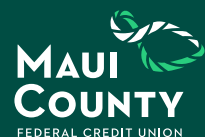
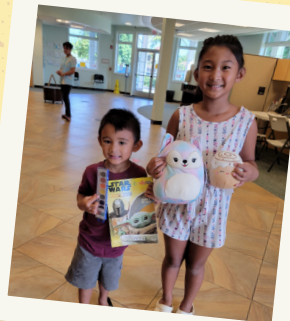
International Credit Union Day Coloring



Join These Super Savers

Become a super saver by saving money in your Kids Club account. For every \$10 deposited, you'll receive one token up to \$50 per day. Tokens can be redeemed for cool stuff in our Kids Club Prize Corner, with prizes ranging from 2 - 50 tokens. New prizes drops are announced in this Hoku Iki newsletters every three months.

We're celebrating International Credit Union Day on October 20th, with DOUBLE TOKEN DAYS! From October 17 - 22, 2022 receive two tokens for every \$10 deposited up to \$50 per day.



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 a.m. - 1 p.m.

MAUICOUNTYFCU.ORG
(808) 244-7968
info@mauicountyfcu.org