

Hoku iki Herald

JULY
2024

THE OFFICIAL NEWSLETTER *for* MAUI COUNTY FCU KIDS!



Summer Savings and Money-Making Fun

➔ School is out and summer is here! It's the perfect time to have fun and learn about saving money. Whether you're planning to buy a new toy, save for a special treat, or just want to start a savings habit, we've got some cool ideas for you. Here are a few fun and easy ways to earn and save money this summer.

1. **Lemonade Stand:** Set up a lemonade stand in your neighborhood. It's a classic summer activity that can help you earn some extra cash. Ask a grown-up to help you with making the lemonade and setting up your stand. Don't forget to make a colorful sign to attract customers!
2. **Pet Sitting and Dog Walking:** Do your neighbors have pets? Offer to walk their dogs or take care of their pets while they're away. It's a great way to earn money and spend time with furry friends.
3. **Yard Sales:** Ask your parents if you can help organize a yard sale. Gather toys, books, and clothes you no longer need. You can sell these items and split the earnings. It's also a good way to declutter your room!

4. **Gardening Help:** Many people love to garden but might need a little help. Offer to water plants, pull weeds, or plant flowers for your neighbors. It's a fun way to be outdoors and earn some money.
5. **Craft Sales:** Are you good at making crafts? Create bracelets, paintings, or other crafts and sell them to friends and family. You can even set up a small booth at local community events.

Tips for Saving Your Money

- **Set a Goal:** Think about what you want to save for. It could be a new game, a bike, or even a donation to a charity you care about.
- **Save a Little at a Time:** Whenever you earn money, put a part of it into a piggy bank or a savings account at the credit union.
- **Track Your Savings:** Keep a journal or a chart to see how your savings grow. It's exciting to watch your money add up!

Remember, saving money is just as important as earning it. Every little bit counts, and by the end of summer, you'll be amazed at how much you've saved. Have a fun and fantastic summer, and happy saving!

**kids
club**

PRIZE CORNER

Redeem your tokens for prizes!

2
TOKENS

Mini Animal Mochi Squishies
Crocs Charms | Play Doh

5
TOKENS

Squishy Fidgets | 6-in-1 Color Pens
Reusable Water Balloons

10
TOKENS

Mini Squishmallows | Speed Cubes
Jump Rope | Plant a Pet

25
TOKENS

Gem Art | Kinetic Sand Kit
Squishmallows | Soccer Balls

50
TOKENS

Remote Controlled Vehicles | Jumbo
Nerf Blasters | Magnetic Building Tiles

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

50/30/20 Budgeting Activity

The 50/30/20 rule is a way help you manage your money. Here's how it works: 50% for Needs; goes to things you really need to pay for, like your home, food, electricity, and water. These are the most important things you can't live without. 30% for Wants; for things you want but don't really need. This could be toys, games, or going to the movies. These are fun extras. 20% for Savings; for saving money for the future. This helps you to be prepared for emergencies or big purchases later on.



Total Needs: \$ _____



Total Wants: \$ _____



Total Savings: \$ _____

Fill in each jar with the cost of your needs, wants and savings, then total the amounts to see what you'd need to earn to cover your budget. Bring in your completed budgeting activity by September 30, 2024, and receive \$5 deposited into your Maui County Federal Credit Union Kids Club account!

Join these Super Savers!

Become a superstar savers 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.

