

What Does It Mean to Have SMART Goals?

If you want to start saving for a special purchase, setting a SMART goal is a great way to get started.

SPECIFIC – What is the exact goal you want to accomplish?

MEASURABLE – How will you track your progress and know when your goal is met?

ACTION – What steps are needed to reach your goal?

REALISTIC – Is this a reasonable goal? Can you accomplish it in your timeframe?

TIME – When would you like to achieve this goal?

Four Steps for Saving

If you're a better spender than you are a saver, it may be time to consider boosting your savings skills. Being better at spending than saving can lead to money problems as you get older, so now's the perfect time to learn how to save money. Don't worry—saving isn't hard, especially if you make it a habit while you're young!

STEP 1: Four funds, not one!

Start with four jars and give each one a label: Give, Invest, Save, and Spend. Here's what each one is for:

- **Give** money to a charitable cause.
- **Invest** money to use in the future.
- **Save** money to use later on a larger item.
- **Spend** money on everyday items.

STEP 2: Set a goal!

It will be hard to know how much to save each month if you don't know what you're saving for. For example, if you're saving for a larger item like a bike, you'll need to save more than if you're saving for a toy or art supplies. Determine what you're saving for and then how much that item will cost.

STEP 3: Save first, not last!

Anytime you earn or are gifted money, the first thing you should do is divide your money between your four jars. You can decide how much to put in each jar, but a good rule of thumb is 10% in your Give Jar, 10% in your Invest Jar, 40% in your Save Jar, and the rest in the Spend Jar. This is a good time to ask a parent or guardian for help.

STEP 4: Be a smart shopper!

When you've reached your savings goal, make your money go as far as possible by being a smart shopper. Check prices at different stores, use coupons, or wait for sales to get the best deal.



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Presidents' Day Fun Facts

George Washington was the only president unanimously elected (meaning all of the state representatives voted for him).

James Madison was the shortest president at 5 feet 4 inches tall. Abraham Lincoln was the tallest president at 6 feet 4 inches tall.

Theodore Roosevelt was blind in his left eye due to an injury from a boxing match.

Franklin D. Roosevelt was the first president to appear on television during a 1939 broadcast from the World's Fair.

The "S" in Harry S. Truman does not stand for anything.

John F. Kennedy was the first president who was a Boy Scout.

Barack Obama won a Grammy Award for Best Spoken Word Album in 2006.



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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!

Marina M.
Age 7

Graham F.
Age 8

Vincent W.
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, 2023

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

Name _____
 Birthdate (Month/Day/Year) _____

To Contact Us:

scfederal.org

843-797-8300
(Charleston)

803-738-8300
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843-519-8300
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843-545-8300
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864-406-8300
(Greenville/Spartanburg)

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(Nationwide)

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| | | | | | 9 | | |
| | | 2 | | | | | |
| 1 | | 9 | 7 | | | 5 | |
| 7 | | | | | | | |
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| | 8 | 5 | | | | 9 | 2 |
| 3 | | | | 7 | | 8 | 5 |
| | | | | | 2 | 3 | |
| | 2 | | | 5 | 3 | 7 | 9 |

Sudoku

Sudoku is easy to play and the rules are simple. Fill in the blanks so that each row, each column, and each of the nine 3 x 3 grids contain one instance of each of the numbers one through nine.

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

Solution: