

spring 2014

kids first

issue 25

first credit union's newsletter just for kids!

first
credit
union

If you're not a First Credit Union member, ask your parents if you can open a Kids Account today! Just pick up a School Banking pack from your school office, or visit one of our branches.



CALLING ALL SUPER SAVERS!

Hey kids! Here are a bunch of savings tips that I've put together to help you become a Super Saver like me!

SET SAVINGS GOALS

Want a new bike? Set yourself a savings goal! That way you will be motivated to stick at it and not spend all your savings on things you don't need! Write down how much you need to save, decide how long you want to save up for, then work out how much you need to put aside each week.

SAVE BEFORE YOU SPEND!

Put your savings money into an account separate to your spending money as soon as you get it. That way you won't be tempted to spend it, AND if you put it in a savings account like First Credit Union's Online Savings Account **you will earn interest!** Find out more about interest ▶▶▶

BE A SMART SHOPPER

When you've reached your savings goal - hunt around for the best prices! Don't spend all your money at the first shop you walk in to - it might not have the best deal!

YOU DON'T HAVE TO SAVE LARGE AMOUNTS! SMALL AMOUNTS MORE OFTEN IS GREAT!



HERE ARE SOME AWESOME THINGS YOU COULD SAVE FOR!



Hi kids welcome to kids first

Welcome back! I hope you had a great Spring school holidays and a lots of fun! I've been saving really hard this year and I wanted to share with you some cool tips I have learnt to help your savings grow faster. I'm saving really hard for a new skateboard - what are you saving for? Make sure you get colouring and enter the competition on the back page - wouldn't it be awesome to win \$50 for your savings! And don't forget to follow my savings tips - you'll reach your goal in no time! Have fun super savers!

Jimmy
Jimmy Jumper

INTEREST REALLY ADDS UP!

If you save \$3 a week for a whole year in your Jimmy Jumper account (and don't spend any of it!) you'll earn 4% per annum (fancy word for year) on what you have saved - this is called interest. That works out to be \$6.24 so your total savings will be...

\$162.24 WOW!

Hey Mum! Hey Dad!

Did you know that you can be a big influence on your kids future spending habits by teaching them about the importance of saving? Why not challenge your kids to make regular savings that you will then match dollar for dollar?



win \$50!

Hey kids, colour in this picture and send it back to us - two lucky super savers will **win \$50 for their savings!**

Return your picture with your school banking passbook, bring it in to a First Credit Union branch, or post it to PO Box 585, Waikato Mail Centre, Hamilton by Friday 12 December 2014.

name

age

address

school

phone

CHECK OUT
THESE AWESOME
SUPER SAVERS
WHO'VE WON
PRIZES
THIS YEAR!



congrats!

Congratulations to Mia Wilson from Rototuna Primary School, Hamilton and Poppy Callaghan from Horsham Downs Primary School, Hamilton. **You've won \$50 for your savings!**

GOOD GUYS...

**first
credit
union**
firstcreditunion.co.nz

Proud to be a registered Credit Union.
Not a registered bank. First Credit Union deposits
are shares secured by a first ranking registered trust deed.
A current investment statement and prospectus are available.