

summer 2016

kids first

issue 30

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.

welcome back!

Hi guys! Wow it is 2016 already! I hope you had a great Christmas and summer break. I had a great time at the beach, lots of fun in the water, and more ice blocks than I can count!

I have made a new year's resolution to **make some savings goals and stick to them!** So, I'm going to give you some tips in this newsletter, so you can set some goals too!

Once you have decided on your goal, draw me a picture of it over the page and you could win \$50 cash!

Let's all work hard at being super savers this term!

Jimmy
Jimmy Jumper

2016 time to make our savings

GOALS!

HAVING YOUR OWN MONEY IS COOL, BUT IT ALSO MEANS YOU HAVE TO MAKE SOME CHOICES ABOUT HOW TO USE IT. SHOULD YOU SPEND YOUR CHRISTMAS MONEY FROM UNCLE BOB ON LOLLIES AND TOYS? OR SHOULD YOU SAVE IT FOR SOMETHING THAT IS REALLY IMPORTANT TO YOU? A GOOD IDEA IS TO DO A BIT OF BOTH...

I know - saving money is hard work! But it's not impossible, especially if you set some goals for yourself. The easiest way to do that is to think about what you want to spend your money on now and what you want to save it for later. Then divide your goals into two categories:

Short-term goals

This means a shorter length of time, like a few weeks or months. If you have a short-term savings goal, it means you hope to have enough money for the thing you want within that time period. This could be for something like a book or movie tickets.

Long-term goals

These take longer - no kidding! - because the thing you want is more expensive, and usually takes several months to save for (or longer!). This could be something like a bike, skateboard, snowboard or a computer.

So, how can you reach your saving goals? By creating a saving plan and sticking to it! Each time you get some money, set aside a portion of it - 25%, 50% or even 100% - depending on the amount you feel leaves you with enough spending money.

Once you're used to it, you'll discover how easy it is to save. You just have to hang in there and keep saving your money **even when you're tempted to spend it!**

TIP 2: Save First, Not Last!
When you get your pocket money you should take out what you want to save and put it in the bank. Whatever you have left, you can spend.

TIP 1: Keep track of your money
Write down any money you spend in a notebook. List what you bought, when you bought it, how much it cost, and why you bought the item. Your money diary will show you where your money goes.



what r u saving 4?



Now that we've got some tips about saving up for something big, I want to know what you guys are going to save up for! Just draw it in the space on the right and you could be one of two lucky super savers who will **win \$50 for their savings!** Return your design with your school banking passbook, bring it in to a First Credit Union branch, or post it before **Friday 8th April 2016** to PO Box 585, Waikato Mail Centre, Hamilton

I'm saving for a new skateboard!

name

age

phone

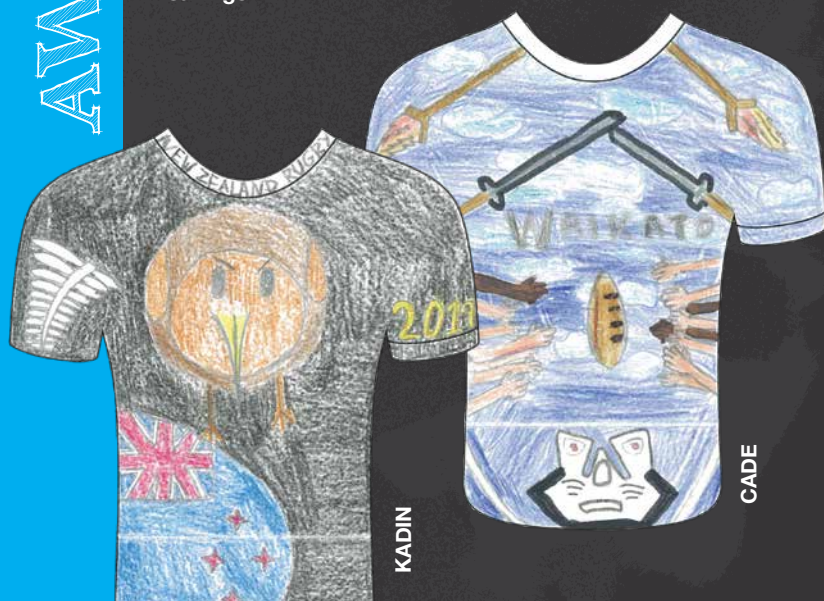
address

school

AWESOME!

Wow! WE HAD SO MANY ENTRIES FOR OUR 'DESIGN YOUR OWN RUGBY JERSEY' COMPETITION! IT WAS REALLY HARD TO CHOOSE! CONGRATS TO OUR \$50 WINNERS!

Great work Cade Goldsworthy from St Pius X School, Hamilton, and Kadin Nogaj from Selwyn Ridge Primary School, Tauranga. You've both won \$50 for your savings!



hey mum & dad!

Take the stress out of Christmas!

Still paying off those Christmas presents, expensive holidays and food bills? Make next Christmas easy with our **S7 Christmas club account!**

You'll earn a great interest rate and it's easy to set up regular payments, or you can make a deposit when you have spare cash.

Funds become available in November - just in time to start Christmas shopping!

Find out more on our website...

firstcreditunion.co.nz

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credit
union**

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.

