

the Early Bird Savings Club



Quarterly Newsletter for Kids

Want to Have a Super Season?

This time of year is a great time for playing outside. But all play and no work is not the way to earn money for things you want to buy. Here are some ways to have fun and some ways to make money. Sometimes you can do both at once!

- 1. Turn over a new leaf.** In most parts of the country, this is the time of year when trees lose their leaves and it's a blast raking them up and jumping in them. Or playing hide-and-seek and hiding in the center of a big pile of leaves. (Oops, just gave away your secret hiding spot!) You might also earn money by starting a lawn-raking service in your neighborhood. Advertise by making flyers and taping them on your neighbors' doors.
- 2. Go "birding."** Take a nature hike with your family and play a game to see if you can name the different birds you come across. Be sure to bring your binoculars!
- 3. Visit a cider mill.** Learn how apple cider is made...then drink some! If you like donuts, try dunking them in the cider for a neat treat!
- 4. Sell cider and donuts.** You like these seasonal delights, right? Bet your friends and neighbors will too. Kind of like a lemonade stand, but not! Buy a gallon of cider and a dozen donuts at the cider mill or grocery store, then sell the cider by the glass and the donuts individually — for a little more than you paid. That's how to make a profit!
- 5. Snow time like the present.** Depending on where you live, snow may fall by early November. So, if your leaf-raking customers were satisfied with your work, you can turn them into snow-shoveling customers! And if there is no snow where you live, you can gather pinecones, sticks and holly to make wreaths for holiday decorations, then sell them or give them to family and friends.



Saving Money Can Be Fun

Learning how to save money doesn't have to be boring. Here are some tips to make it fun and make yourself feel good:



Play board games like Monopoly. Get your friends and family together to play and learn about money. In Monopoly, you get to earn an income when you pass "Go," then invest your money in properties and collect rent. Be sure to save money so you can buy more expensive properties like Boardwalk, pay rent when you land on someone else's property and pay taxes. The Game of Life, CASHFLOW for Kids and Money Bags are other fun games that teach you about money.

Open an account at the credit union. Do you get an allowance? If not, ask your parents if you can earn money by doing extra chores around the house. If you already have an allowance, you can make your money grow by putting some of it in a special savings account at the credit union and earning interest.

Get a cool bank. Get a bank that divides up your coins in different slots, one that looks like a safe and has a combination lock, or a cute piggy bank.

Spend some of the money you save on others. It's fun to buy other people gifts and see their happy expressions when they unwrap them. It also makes you feel good when you donate money to charities or organizations that help those who need it.

Mark Your Calendars for Santa!



Santa and Mrs. Claus will be here on **Friday, December 9, from 3-5pm**. Stop by for a treat and a picture with them! HO HO HO!

December Coloring Contest

We will be having our annual coloring contest in December to win a giant stocking filled with cool gifts! Watch your mailbox for this year's page to color and the deadline to return it to us. The giant stockings (for two boys and two girls) will be displayed in our lobby in December.

Birdie Bucks

For every \$10 you deposit, you receive one Birdie Buck. Save them up and then you can use those Birdie Bucks to "buy" items from the Early Bird Store, located in the roof of the birdhouse in our lobby. Choose from games, puzzles, DVDs, sports and school items, and more!

