

the Little buffalos Savings Club

Quarterly Newsletter for Kids



Reaching Your Goals

If you're like many kids, the goals you usually think about are on the soccer field. But the grown-ups in your life are usually thinking about bigger goals like how to save more money and pay off what they owe. We've got a great way you can help join your family together to help reach these goals – create a dream board.

A dream board is a collection of pictures to help everyone in your family remember what it's saving money for and why it's important to pay off debt. This is something you can all do together creating one big family board, or you can each make a board with your own dreams. We're not talking about long-term dreams like what you want to be when you grow up. It's more about what you want to have happen in the year to come.

Making a Dream Board

1. Get a large poster board for a family dream board or use a half-sheet if you're doing your own.
2. Gather together all the magazines and catalogs you can find, some markers and glue or tape.
3. Look through and find pictures of things you and your family want to have happen in the next year like a family vacation, your hobbies, etc. You can even look for words/letters that represent things you can't find pictures for.
4. Lay everything out on your board. Glue your pictures and words on the board and write down anything that's missing with the markers.
5. Put the board up where you and your family can see it every day to remind you of the goals you're all working so hard to reach.



Once you all start accomplishing things that you have on your boards throughout the year, just think how excited you'll be to make a new one next year!

What is a Credit Union?

Did you know you belong to a credit union? Do you know what makes a credit union different from a bank? When you join a credit union you are a member. This means you have a say in what we do with your money. And when we make money we give it back to the credit union so it costs less to borrow money and you save more with your savings account. Pretty cool, huh? Your credit union also likes to help its community like your schools, charities and more. Now you know what we're all about!



Start Saving Today!

If you started saving a dollar a day, this is how much you'd have by age 18:

Start Saving In	Savings at 18
Kindergarten	\$4,745
1 st Grade	\$4,380
2 nd Grade	\$4,015
3 rd Grade	\$3,650
4 th Grade	\$3,285
5 th Grade	\$2,920

We know that not everyone can save a dollar a day, but however much you start saving – you'll be off to a good start!



Smart Savings

1. Pay yourself first. That means, when you get any money (such as an allowance, a gift, or money you earn) save some first. Then decide if you can afford to spend any money.
2. Plan for future expenses. Are you going to the movies in a month or two? Start saving money for your ticket and a treat now. Are you having friends over and planning to rent a movie? Even though it doesn't cost too much money, put some aside now, so you'll be ready.

You can use the Savings Calculator above or one on our [Financial Resource Center](#) to see how long it takes you to save for something that you want or for a future expense.