

the Early Bird Savings Club



Quarterly Newsletter for Kids

Dream Big!

Money is an important part of our lives. It helps us buy things we need and want, like toys, clothes, and even a college education someday. But sometimes it can be hard to understand how money works and how to make smart choices with it.

Creating a dream board is a fun way to learn more about finance and money!

Making a Dream Board

1. **Gather your materials:** You'll need a poster board or piece of paper, some markers or crayons, and any other craft supplies you like, such as stickers or glitter.
2. **Think about your money goals:** What do you want to save up for or buy with your money? Maybe you want to save for a new toy, or maybe you want to start a college fund.
3. **Start creating!** Write out your goals, find images from magazines or the internet, or draw your own pictures of things you want to save for.
4. **Add some motivation:** Add some inspirational quotes that will keep you motivated to save and make smart choices with your money.
5. **Display your dream board:** Hang your dream board in a place where you'll see it every day, like your bedroom wall or on the fridge. This will remind you of your goals and help focus on making good money decisions.



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

Word Unscramble

Unscramble the words below to find the money-related answers:

1. gnsaivs _____
2. roldla _____
3. igpyp kbna _____
4. saglo _____
5. tdeirc onnui _____



Start Saving Today!

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

Start Saving At	Savings at 18
Age 6	\$4,380
Age 7	\$4,015
Age 8	\$3,650
Age 9	\$3,285
Age 10	\$2,920
Age 11	\$2,555

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!

Unscramble answers:

1. savings 2. dollar 3. piggy bank 4. goals 5. credit union

