

SPARKY'S

Newsletter!



Q1 2019



NEW YEAR, NEW START!

The new year is here! Time for a fresh beginning and another chance to meet your personal savings goals. Have you had your eye on a certain toy for a while? Maybe a new pet? Or even a savings for summer fun. If so, check out a few helpful savings tips below.

New Year's Savings Tips

- 1. Team up with your friends.** Get together with some of your friends and help each other plan out your savings goals for 2019. Keep each other accountable along the way. Be sure to check in on each other throughout the upcoming months.
- 2. Keeps goals present in front of you.** To help you stay focused on what your goal, is make a goal tracker. Put it up in your room or maybe even on the refrigerator. This will help you keep your eye on the prize!
- 3. Save FIRST, not last!** Make saving a priority. Deposit a set amount into your savings whenever you have money. Make sure to do this first before you start spending. These amounts, whether small or large, will add up quick to help you reach your goal.
- 4. Shop smarter.** It's normal to want to treat yourself sometimes when you have money. Have a parent help you find the best deal for things you want. They will help you become a more thrifty shopper.



Hey friend!

It's the start of a new year! 2019 is here and with it comes a fresh start. Did you have any savings goals last year that you missed by a few dollars? If so, just know it's ok!

Take some time at the beginning of this year to list some new goals. Or you can add the missed goal from last year to your list. Sit down with your parent(s) and plan a new plan of action to meet your savings goal.

Try listing three new ways you can earn some extra money this winter. Keep your eye on the prize and don't forget to have some fun while doing it!

-Sparky



IS YOUR 13TH BIRTHDAY RIGHT AROUND THE CORNER?

Club Ignite is designed just for teens and their financial needs. You'll automatically be admitted on your 13th birthday! Learn everything about Club Ignite at ffcommunity.com/ignite.



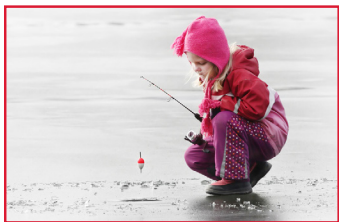


A PENNY SAVED IS A PENNY EARNED.

2

Do you have a savings goal of \$5 a month? To get you started Smokey created a worksheet for you to track your progress. If you save \$1.25 every week you will hit your \$5 goal by the end of the month! Color in the progress bars as you save.

Fishing for Ice!



Be sure to ask a grown-up for help!

What You Need:

- Cup full of water
- A few ice cubes
- Table salt
- A piece of string

Directions:

1. Place the ice cubes in the cup of water. They will float on top.
2. Try to "fish" for an ice cube with the string. It won't "catch" anything.
3. Place the string in the water and across the top of the ice cubes.
4. Now sprinkle a little bit of salt across the ice cubes. Wait for a minute or so.
5. Pull the string out and see what you caught!

<https://www.sciencekiddo.com/salt-melts-ice-experiment/>

Week 1

\$1.25

\$1.00
75¢
50¢
25¢

Week 2

\$1.25

\$1.00
75¢
50¢
25¢

Week 3

\$1.25

\$1.00
75¢
50¢
25¢

Week 4

\$1.25

\$1.00
75¢
50¢
25¢



Coloring Contest!



Congrats to our Contest Winner!



Lenora is our coloring contest winner from last quarter. Congratulations! Thanks to everyone who entered—you all did a great job! Check out all of the awesome entries at ffcommunity.com/sparky.

Color Sparky and Smokey enjoying the winter weather. Submit your entry for a chance to win a prize! **Entries must be submitted by February 15, 2019.**

(Child) Name: _____ Age: _____

(Parent/Guardian) Name: _____ Phone: _____

eMail: _____

Cut this section out
and mail to:

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