

# SPARKY'S Newsletter!



Q1 2020



## A YEAR OF SAVINGS!

Saving money can be difficult...it takes a lot of dedication, patience and determination. Luckily, you and your fellow Firefighters Community Credit Union (FFCCU) Sparky Kids Club members have all of those things! You are amazing at saving and you deserve a round of applause for all of your hard work. For 2019 there were 5,546 matches in the club. All those matches totaled to \$27,730. Great work! That is some serious saving—congratulations!

## STAY ON TRACK IN 2020

It's a new year and time for a fresh start. Plan out what you would like to save for this year. Is it a new bike? A new game? Or maybe a cool toy you've had your eye on for a while. Whichever item it is, keep track of your saving progress. Sparky has a handy Goal Tracker Sheet that you can use. This will help keep you on top of saving. Download it at [ffcommunity.com/sparky](http://ffcommunity.com/sparky).

Goal: \_\_\_\_\_

Cost: \_\_\_\_\_

Goal Date: \_\_\_\_\_

Goal!


## DID YOU KNOW?...

**Money is recycled when worn out.** Worn out coins are melted down and used to make new coins. Worn out bills are shredded, recycled, and then made into roof shingles or fireplace logs.

**There is more monopoly money printed** in a given year than money in the whole world.

**The blue ribbon in \$100 bills dances.** The blue ribbon woven through the new hundred dollar bill contains thousands of micro lenses that make the Liberty Bell appear to be dancing.

Resources: <https://www.moneysmartguides.com/fun-facts-about-money-i-bet-you-didnt-know>



## IS YOUR 13<sup>TH</sup> BIRTHDAY RIGHT AROUND THE CORNER?

**Club Ignite** is designed just for teens and their financial needs. You'll automatically be admitted on your 13<sup>th</sup> birthday! Learn everything about Club Ignite at [ffcommunity.com/ignite](http://ffcommunity.com/ignite).



\*Accounts are insured up to \$250,000.00 by American Share Insurance. This institution is not federally insured by member choice. MEMBERS' ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.



# Loose Change



## COOL CRYSTALS



Be sure to ask a grown-up for help, this will get messy!

### What You Need:

- ¼ cup Epsom salt
- ¼ cup hot water
- Food coloring
- A cup
- A plate
- Optional: a small jar

### Directions:

1. In the cup, measure out ¼ cup Epsom salt and ¼ hot water from the sink. Stir them together.
2. If all the salt doesn't dissolve, heat the cup in the microwave for 20-30 seconds.
3. When all the salt is dissolved, put a drop or two of food coloring in the cup and stir to mix.
4. Place the cup in the refrigerator. Check on it every half hour or hour. Within 4 hours, crystals should form in the bottom of the cup.
5. Scoop the crystals onto a plate using a fork.
6. If you want the crystals to last longer, put them in a jar with a lid (the small jars that baby food comes in work well).

<http://www.sciencefun.org/kidszone/experiments/cool-crystals/>

Ask your mom or dad for 3 quarters, 6 dimes, 7 nickels and 11 pennies. Using the coins you collect from your mom or dad solve the riddles below and write your answer on the line.



I have 2 dimes, 1 nickel and 4 pennies. How much do I have?

\_\_\_\_\_



I have 1 quarter, 1 dime, 3 nickels, and 2 pennies. How much do I have?

\_\_\_\_\_

I have 2 quarters, 1 dime, 1 nickel and 2 pennies. How much do I have?



\_\_\_\_\_

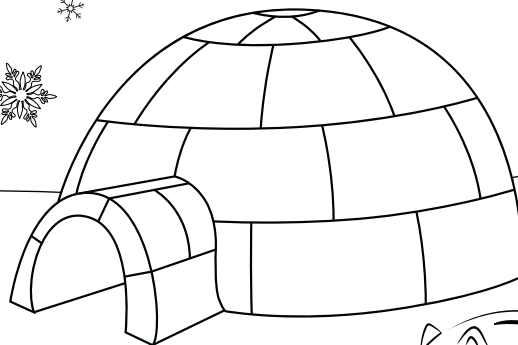
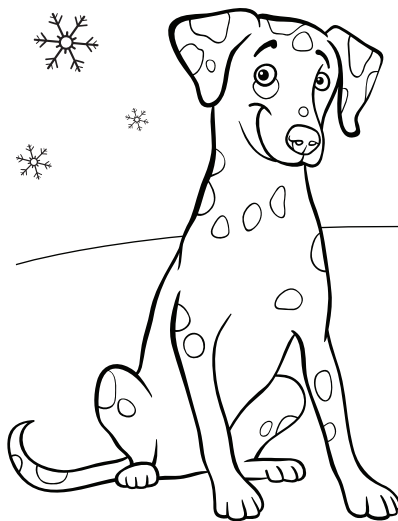
I have 2 dimes, 2 nickels, and 3 pennies. How much do I have?



\_\_\_\_\_



## Coloring Contest!



Color Sparky and Smokey as they play in the snow! Submit your entry for a chance to win a prize! **Entries must be submitted by February 14, 2020.**

(Child) Name: \_\_\_\_\_ Age: \_\_\_\_\_

(Parent/Guardian) Name: \_\_\_\_\_ Phone: \_\_\_\_\_

eMail: \_\_\_\_\_

Cut this section out and mail to:

FFCCU-Sparky's Club  
4664 East 71<sup>st</sup> Street  
Cuyahoga Heights, Ohio 44125  
216.621.4644 • [www.ffcommunity.com](http://www.ffcommunity.com)



### Congrats to our Contest Winner!

Alayna and Lauren were our coloring contest winners from last quarter. Congratulations! We received so many awesome entries we couldn't pick just one. Thanks to everyone who entered—you all did a great job! Check out all of the awesome entries at [ffcommunity.com/sparky](http://ffcommunity.com/sparky).