



SPARKY'S EXCLUSIVE NEWSLETTER FOR KIDS!

Welcome to the fall edition of the Paw Print! In this issue, we'll talk learning to spend smart! Remember, if you're a part of Sparky's Kids Club, you can mark off a space in your activity tracker when you complete activities in this newsletter!

Should You Spend Your Cash?

Imagine this: you just had a birthday and got some gift money. You'd love a new gaming system, but your old one works fine. Should you spend all your cash on the new system? Here are some tricks to help you see if it's worth it.

Can I Use What I Already Have?

If your old gaming system works fine, could you use that instead? Make sure to see what you already have; it could save you some cash if you don't buy the next new thing.



How Long Will It Make Me Happy?

Have you ever bought something and forgot about it after a week? It happens! That's why it's important to consider how long a new purchase will make you happy. If you think something could give you joy for many years, it could be worth purchasing. If not, it's better to save that money.









Why Do You Need It?

What's your reason for spending your cash? Do you need it or just want something new? Think this question through and discuss it with your parents. You may realize you are spending just to buy something, and it isn't necessary.

If I Wait, Will I Spend Less?

Especially with electronics, sometimes it pays to wait. New systems will always cost more than old ones and usually have the same games. Even for the latest toys, waiting for sales could save you some serious cash!

Look at the section labeled "In Your Pocket" and see if you have enough money to purchase these items. Then circle yes or no.

In your pocket	Item you want	Can you afford it?
	 \$5.00	Yes or No
	 \$3.00	Yes or No
	 \$7.00	Yes or No
	 \$2.00	Yes or No
	 \$3.00	Yes or No
	 \$6.00	Yes or No



If you've ever tagged along to the grocery store with your parents, you know it's not always exciting. But do you know grocery shopping can also be fun with a little creativity? Next time you're walking through the aisles, try out some of these tips.

- 1. Make a Note of Where the Most Expensive Items Are**
Check the price of items that are easy to grab compared to items higher up on the shelf. You may be surprised to see the top or bottom items are cheaper. Let your parents know about your discovery!
- 2. Tell Your Parents You Want to Create Your Own List**
Lists are the best way to shop at grocery stores because you can grab what you need and nothing more. Ask your parents to let you take the lead on creating your personalized list.
- 3. Play Games to Make it Fun!**
Here's a super easy game to make grocery shopping fun; have your parents set a timer and see how fast you can reach the checkout with all the items on your list. The winner gets to pick an extra treat, like a small bag of chips or candy.



4. Find the Best Bargain

Sure, you may have your eyes on a popular cereal box, but you could save more by choosing another item. Test your smart shopping skills by finding the cheapest product on the shelf. It's a simple way to save more!

Money Fact!

Did you know that the island of Niue uses Star Wars, Pokémon, and Frozen coins as its currency? You can use this type of "money" in the only store on the island!

<https://awol.com.au/this-tiny-island-nation-has-free-wi-fi-pokemon-on-its-currency/36342>

Sparky Coloring Contest Winner!

Congratulations to Paisley B. for winning our Q3 Sparky coloring contest!

If you would like a chance to be featured in our next newsletter be sure to enter Sparky's coloring contest! Make sure to put a sticker on your activity tracker for completing it.



Cook and color with Sparky! Submit your entry by **January 15, 2023** for a chance to win a prize!

(Child) Name: _____ Age: _____ Phone: _____

(Parent/Guardian) Name: _____ Email: _____

Mail to: FCCU-Sparky's Club 4664 East 71st Street, Cuyahoga Heights, Ohio 44125