

SPARKY'S

Kids Club



ACTIVITY BOOK

Ages 9-12

WELCOME TO Sparky's Kids Club!

We're excited to have you here! We have been learning some new tricks about smart money management, and we want to share them with you!

Inside this book, you'll find fun activities that teach you all about money and finances. You'll also find Sparky's Activity Tracker, where you can mark off completed tasks with stickers. Complete the activities in this book or others listed on the activity tracker, and you can earn cool prizes. Just bring your finished tracker into a branch and exchange it for a prize. There's no limit to how many activities you can complete or how many times you can participate.

We're looking forward to seeing you in our branches and hearing about how you've learned to be a money-smart kid!

Your pals,

Sparky & Smokey




ACTIVITY 1- Save S.M.A.R.T

Are you ready to get smarter about how you save? Follow the S.M.A.R.T savings goal sheet to see if you are sticking to your goals.

Specific Goal	Set a specific goal to keep yourself accountable. Example: I will deposit \$____ to my savings account this month. _____ _____
Measurable	I will put aside \$_____ every week to reach my goal.
Achievable	I can achieve this goal by using money from <u>(babysitting, raking leaves)</u> _____ to put towards my goal.
Relevant	How does your goal apply to your life right now? Is your goal relevant to what you plan to save for? _____ _____
Time-Specific	When will you be finished saving for this goal? Will you stop saving when you reach it, or will you create a new goal? _____ _____

ACTIVITY 2- Balanced Budget

Start using your money wisely! Fill out this budget sheet to make sure your spending and saving stay on track. Write your starting balance below and keep track of every time you make or spend money.

Date	Description Where you recieved or spent money	Income Money coming in	Expense Money going out	Amount How much money	Balance How much money I have
Example 6/22/22	washed a car	<input checked="" type="radio"/>	<input type="radio"/>	\$11	\$26
	Starting Balance 				
		<input type="radio"/>	<input type="radio"/>		
		<input type="radio"/>	<input type="radio"/>		
		<input type="radio"/>	<input type="radio"/>		
		<input type="radio"/>	<input type="radio"/>		
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		<input type="radio"/>	<input type="radio"/>		

ACTIVITY 3- Debit Card or Credit Card

While they may seem similar, debit and credit cards are not the same. A debit card immediately deducts money you already have saved in your checking account. With a credit card, you borrow money to buy something, and you have to pay it back, like a loan.

If you have \$10 and buy a \$2 candy bar with a debit card, your account balance will go down from \$10 to \$8 within about a day. But, if you buy that \$2 candy bar with a credit card, the credit union pays for it and then sends you a bill a few weeks or a month later. If you don't pay your \$2 bill, you'll be charged interest. So, the next month your bill may be \$3, even if you didn't spend any more money on your credit card. While you can buy now and pay later with credit cards, it's not free money. And if you spend more money than you have in your account, you can end up in debt.

Look at the following situations and decide whether each one describes a credit or debit card. Circle the answer you think is correct and then check it out with the adults in your life to see if you got it right.

- | | |
|--|------------------------|
| 1. You will get a monthly bill you need to pay. | Debit OR Credit |
| 2. Money comes directly from your checking account. | Debit OR Credit |
| 3. You can spend more money than you have, but you may end up in debt. | Debit OR Credit |
| 4. It's linked to your checking account. | Debit OR Credit |
| 5. It's like a loan. | Debit OR Credit |
| 6. It's not unlimited money for you to spend, and you will be charged interest if you don't pay it all back on time. | Debit OR Credit |
| 7. Buy now, pay later. | Debit OR Credit |
| 8. The money you use with this card is the money you already have. | Debit OR Credit |

ACTIVITY 4- Compound Interest

Make Some Money with Compound Interest!

Did you know your Youth Savings Account helps you save more money without extra work? When you leave your money in your credit union savings account, you earn interest from the credit union. The longer you leave that money, the more interest you earn. Eventually you earn interest on your interest, so you make money just by letting your savings account grow.

Want to see how it works? Follow along with this activity to see how compound interests can help your money grow.

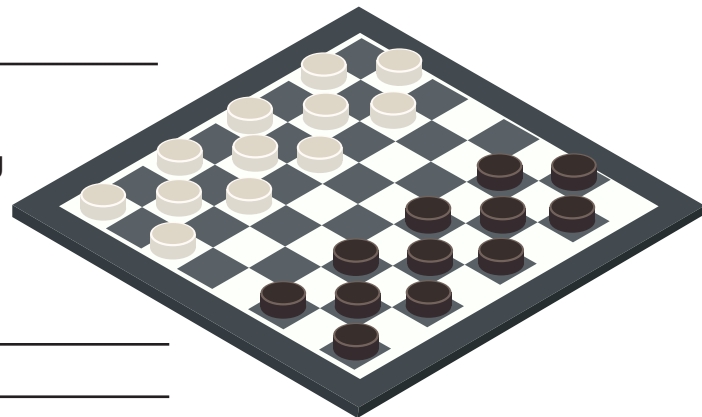
1. Grab a checkerboard and piece of paper
2. Cut the paper into 10 pieces.
3. Write the number one on a piece of paper and put it on the square in the bottom left corner.
4. Double the number written on the first piece of paper, and write it on the second piece of paper (*hint: it's 2*), and put that paper on the square to the right of the first.
5. Double the number on the second piece of paper, (now you should be at 4), write it down, and put the paper on the square to the right of the last one.
6. Continue moving through the board, doubling the number you have written on the paper that is on the previous square. You can continue past 10 if you'd like.
7. With the papers still on your checkerboard, complete the questions below.

What number did you end up with on square #5? _____

What number did you end up with on square #10? _____

If you and a friend both started at 1, but your friend stopped counting on day 5, and you stopped counting on day 10, how much bigger would your number be than your friend's number? _____

How is the paper on the checkerboard like the money you deposit in your savings account? _____



ACTIVITY 5- Is it a Good or Service?

Sometimes, finding the difference between a good or a service is complicated. A good is something you can touch, feel or hold, and a service is when you pay someone for a skill or task they do for you. You pay a baker for a cake, so that's a good. You pay a babysitter to watch kids, so that's a service.

Read the following sentences and either put an S, to stand for service, or G, to stand for good, next to the sentence.

1. You buy a video game. _____
2. Your parents hire someone to fix the house's garden. _____
3. Your sister sells you a puzzle for \$2. _____
4. You go and get your hair cut. _____
5. You give your dad a present for his birthday. _____
6. You buy an ice cream cone from the local ice cream shop. _____
7. Your mom pays the mechanic to fix the car. _____
8. You want pool for your backyard.
The person putting in your pool is offering you a...

9. While on a trip, the housekeeper keeping the hotel room clean is offering you a...

10. You buy a burger at your favorite restaurant. _____



ACTIVITY 6- My First Business

Ready to step into the role of an entrepreneur? Answer the following questions to help you get started on your journey. Remember, your business could be anything from starting your own lemonade stand to selling baked goods or handmade crafts. You can go as big or small as you'd like!



What kind of business would you like to start and why? _____

Are you offering a good or service? _____

What is your starting budget for your business? Where will you get the money? _____

How much do you need to sell each month to make more than you are spending on your business?

Who are the customers you will be selling to? _____

What makes your business unique? _____

How much will supplies cost? How will you pay for them? _____

Once you've answered all these questions, show your parents the answers. Together, you can create a business plan to help make your dream a reality!

ACTIVITY 7- Holiday Savings Chart

The holidays can get expensive if you don't plan ahead for the gifts you need to buy. Use our holiday savings chart to plan what gifts you need to purchase and how you will save enough money to pay for them.

I need gifts for...

The gifts I will get them are...

I will spend this much on the gifts...

\$.

\$.

\$.

\$.

Add all the numbers above

Final total for all gifts: \$.

This is your goal amount to save for the holidays

Week	1	2	3	4
My Goal	\$	\$	\$	\$
I Saved...	\$	\$	\$	\$

Week	5	6	7	8
My Goal	\$	\$	\$	\$
I Saved...	\$	\$	\$	\$

Week	9	10	11	12
My Goal	\$	\$	\$	\$
I Saved...	\$	\$	\$	\$

How are you doing so far?

Keep saving! Almost there!

Final Savings: \$.

ACTIVITY 8- Spend, Save, Give

Want to learn how to split up the money you get, to make sure you save enough but also have some to spend? Check out this fun activity to help you out!

1. Find three jars in your house. Usually, you can use recycled old food jars for this activity.
2. Label your jars "Spend", "Save" and "Give". You can cut out the labels below and tape them to your jars.

How to use your jars:

- Every time you receive money, from an allowance, as a gift, or something else, put a part of that money into each of your three jars.
- Use your "Save" jar for the money you plan to save for a bigger want or just for a rainy day. You can visit a branch and deposit this money into your Youth Savings Account at FFCCU.
- Use your "Spend" jar for your wants, like toys and video games.
- Use your "Give" jar to purchase gifts or donate to charity or any organization you'd like to help! Your parents can assist you in finding a worthy cause.

How much you put in each jar is up to you. You can choose to save half and split the other half into spend and give; you can split it equally; or you can find another way to break it up. Talk with the adults in your life about what they do, and what makes the most sense for you.

Spend

Save

Give

EARN SPARKY Swag

Complete activities with Sparky, record them on Sparky's activity tracker, and earn cool prizes! Here's how:

Level One Prizes:

Earn level one Sparky prizes by completing a row or column of tasks vertically, diagonally, or horizontally on Sparky's activity tracker.

Level Two Prizes:

Earn Level Two prizes by completing ALL the tasks on Sparky's activity tracker.

Once you've completed enough activities, bring your activity tracker into any branch and redeem it for a prize! Don't forget to grab (or download) a new activity tracker and start all over to earn more great prizes!

Level #1 Prizes



Rainbow Lollipop

A colorful, fun treat to enjoy any time of day!



Temporary Tattoos

Pick a sheet that makes you smile!



Festive Hand Clapper

Give yourself a big round of applause!



Thrilling Football Rocket

Get outside and enjoy some fast-paced fun!

Level #2 Prizes



Bright Bracelet

Thanks to the included LED, your bracelet will light up the night!



Fidget Popper

Make a pattern or just pop for fun!



Mini Gumball Machine

Just twist the handle and let the fun begin!



Glitter Rocket Lamp

Shake your lamp to light up a room and watch the glitter dance!

Sparky's Kids Club is open to children ages 5-12. Children must have a Youth Savings Account to be eligible to participate in Sparky's Kids Club. To claim prizes at any FFCCU branch, youth members must bring in a completed activity tracker in person. Prizes are subject to availability, may be changed or discontinued at any time, and cannot be redeemed for cash.

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