



Q1 | 2026

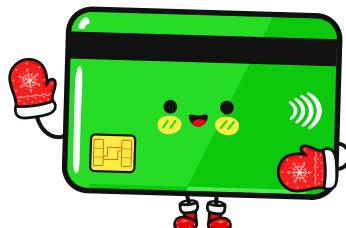
THE PAW PRINT

SPARKY'S EXCLUSIVE NEWSLETTER FOR KIDS!

BE YOUR OWN Savings Santa!

SAVE MONEY TO MAKE MONEY

Your Sparky's Kids Club savings account is always a great place to tuck Christmas and birthday bucks. Money in your account earns DIVIDENDS – a small amount of money that the credit union gives you as a 'thanks' for keeping your savings with us. Your parents or family might also have a school savings account (a 529 PLAN is a popular way to save money for college or other school when you are older) and some of those accounts allow you to put in money whenever you want to.



WAIT ON THE WOW FACTOR

Getting money you can spend however you want? Now THAT is exciting! So it's important to take a break and think before you spend! Stores and online shops like Amazon know you are excited to spend your holiday hoard or buy up any of those gifts you didn't happen to get. Many shops will offer sales, deals, and specials around this time of year. Stores use sales to rush you into buying. They rely on FOMO (fear of missing out) to push you into spending money with them as fast as possible. You might end up spending all or most of that winter cash on something you didn't really want! Sit down before you go shopping and decide what items you might really need or want right now. Just because you have money or a full gift card, doesn't mean you have to spend it right now.

SET A SAVINGS GOAL

Do you have any big school trips coming up this year? A family vacation? Is there a new video game system you have your eye on? A new device or big-ticket item like a bike? If so, you might be better off holding on to seasonal scratch for those specific needs. Saving money towards a goal is hard to do, and takes time, but it lets you have things that might otherwise be way out of your price range, or might limit your fun on a trip.

Share With Sparky!

Tell Sparky about a SHORT TERM (between now and 6 months) and a LONG TERM (many years!) goal you are saving for. **Write your answer below and mail it with your coloring contest entry or email it to communications@ffcommunity.com**

Money Facts

- **RIPenny:** On November 12, 2025 the last ever pennies were minted! (You can still use them in stores but they'll be gone from use soon!)
- The most dangerous job in America is LOGGING. On average, loggers make about \$50,000 a year.
- The highest paid professions in America in 2025 were Physician, Psychiatrist, and Airline Pilot.

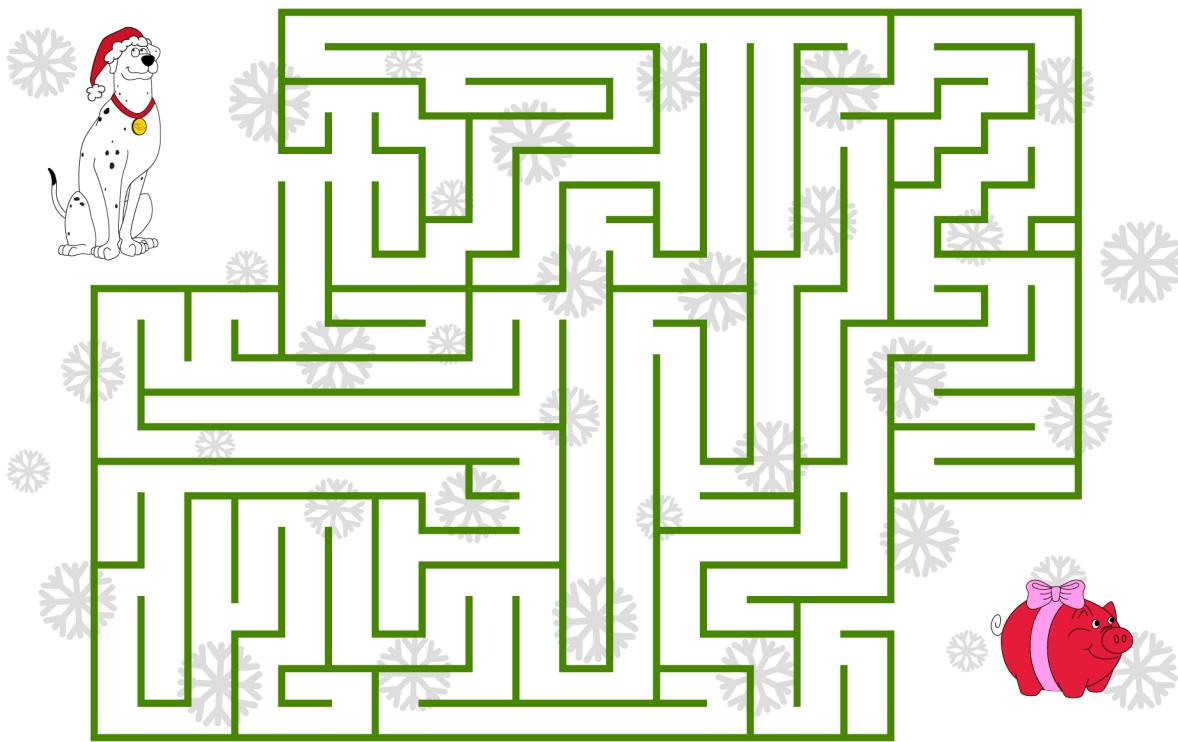


AMERICAN SHARE INSURANCE

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.

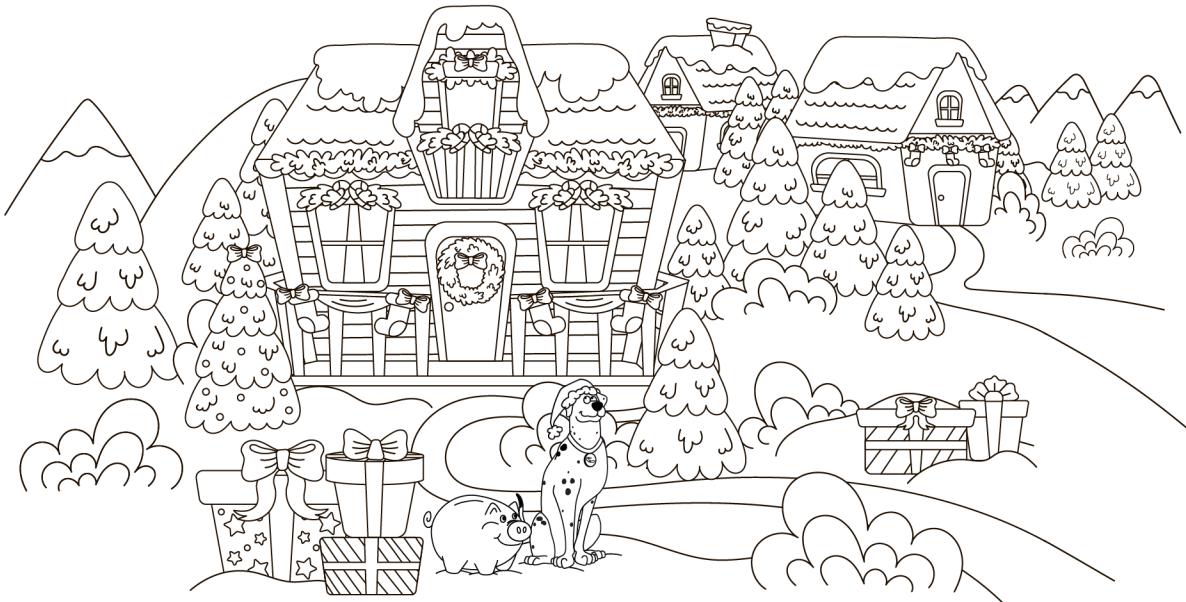
Holiday MAZE DASH

Bring Sparky and Smokey together by winding through the holiday maze with a pencil or pen!



Coloring Contest

Congratulations to Gianna H. for winning our Q4 Sparky coloring contest!



Color with Sparky and Smokey! Submit your entry by **February 16, 2026** for a chance to win a prize!

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

(Parent/Guardian) Name: _____ Email: _____

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