

# the Little buffalos Savings Club



## Quarterly Newsletter for Kids

**September 2023**

### **Let's Learn About Certificates from Credit Unions!**

Hey there, curious kids! Have you ever heard of something called a "[Certificate](#)"? It's not a certificate like an award you get in school, but it's still pretty cool! Let's go on a fun adventure to discover what certificates are and how they work.

#### **What's a Certificate?**

A Certificate is a special way to save and grow your money at a credit union. When you save your money in a certificate, it's like putting your money in a treasure chest that grows over time!

#### **How Does It Work?**

Imagine you have some extra allowance money that you want to save for something really special, like a super cool toy or a big adventure. Instead of keeping that money in a regular piggy bank, you can put it in a certificate at a credit union.

#### **Here's how it works step by step:**

- **Choosing the Treasure Chest:** You decide how much money you want to save and for how long. The credit union offers different "treasure chests" or certificates with various time periods, like 6 months, 1 year, or even longer.
- **Locking Up the Treasure:** You give your money to the credit union, and they put it in your chosen certificate. It's like locking your money away in a magical chest that you can't open until the time is up.

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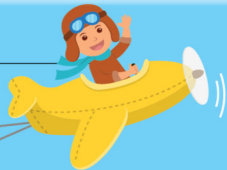
- **Growing the Treasure:** While your money is in the certificate, it earns something called "dividends." Dividends are like extra coins that the credit union adds to your treasure chest. The longer you keep your money in the certificate, the more dividends it can earn.
- **Waiting and Watching:** Now, all you have to do is wait patiently until the time you chose is up. While you wait, your money is growing and turning into an even bigger treasure!
- **Opening the Chest:** When the time is finally up, you can open the treasure chest! You get back the money you saved, plus the extra coins from the interest. It's like finding a surprise inside a magical box!

### Why Are Certificates Awesome?

[Certificates](#) are like a super fun game where you save money and watch it grow over time. They can teach you about patience, setting goals, and how your money can make more money. Plus, they're a safe and smart way to save for things you really want in the future.

Keep being curious and keep learning, because the more you know about money, the better you can make your dreams come true!

Name: \_\_\_\_\_



# ENDLESS INDULGENCE

When parents don't give in to every one of their children's requests, they are teaching them to value \_\_\_\_\_.

**Complete the sentence by following the instructions below and coloring the picture.**



1 PINK

2 DARK GREEN

3 YELLOW

4 LIGHT GREEN