

the Early Bird Savings Club



Quarterly Newsletter for Kids

Money Tips for the Season

Winter is here, so let's embark on a journey to learn how to be smart with our finances - from snowflakes to shamrocks!

Create a Snowy Savings Plan

Winter is a season full of cozy nights and holiday delights. As you sip hot chocolate, create a snowy savings plan! Imagine you're building a snowman—each coin you save is like adding another layer of snow. Set a goal, like saving for a special toy or a gift. Every time you save, you're adding to your frosty friend!

Tip: Find a jar or a piggy bank to store your coins. You can decorate it with snowflakes and snowmen, so it becomes your very own Winter Savings Bank!



Valentine's Day: Sharing is Caring

Valentine's Day is all about showing love and kindness. This year, use your coins to spread some love! You can make homemade cards or crafts as gifts instead of buying them. Not only is it fun, but it also saves money.

Challenge: Set aside a small part of your savings to do something kind for someone else. Maybe buy a small gift for a loved one or donate to a charity.

A Shamrock of Savings for St. Patrick's Day

As we tiptoe into March, St. Patrick's Day brings a sprinkle of luck! Create your own pot of gold by learning about interest. Imagine planting a magical shamrock seed—when you save money, it can grow over time, just like magic!

Fun Fact: Credit unions offer savings accounts where your money can earn interest. It's like your coins multiplying while you sleep!

At the end your winter journey, take a moment to celebrate your financial adventures. Whether you've saved a little or a lot, it's your hard work and smart decisions that matter most. Keep saving, keep dreaming, and keep having fun!

Did You Know...?



- When it is winter in the Southern Hemisphere, it is summer in the Northern Hemisphere.
- About 25% of pet owners give Valentine's Day gifts to their pets.
- Rainbows are a popular St. Patrick's Day symbol because leprechauns are said to hide their pots of gold at the end of the rainbow.
- The largest snowflake ever recorded was measured at 15 inches wide and 8 inches thick Montana in 1887.

Seasonal Money Jokes

Q: Where do snowmen keep their money?

A: In a snowbank.

Q: How did the chipmunk save money for a Valentine's gift?

A: He squirreled it away.

Q: Where are you guaranteed to find gold on St. Patrick's Day?

A: In the dictionary!

Q: Why did the dollar bill need a nap?

A: Because it was spent.

