

the Early Bird Savings Club



Quarterly Newsletter for Kids

It Is Never Too Early to Learn About Credit

Learning about credit might seem like it is just for adults. But credit is something you can learn about even as a kid. It might seem like it is a long way off before you can act on the lessons you learn, but what you learn about credit now can change your choices about other parts of your life. Here is some of what you can learn by learning about credit!

What you can learn from credit:

1. Good, long-lasting habits
2. Consequences, like how a bad choice
3. today can stick around
4. Abstract ideas



It is often hard for even grown-ups to understand credit. Learning about credit doesn't have to start with money or have to take weeks and months. It can be a game with jelly beans or cookies.

One important lesson to learn about credit is that the more you spend now, the less you have to spend later. If you eat two cookies now, you'll have no cookies later. But if you eat one now, you'll have another later.

A lot of the time the mistakes we make as kids can get brushed off as something to learn from. And that is true. You should learn from all of your mistakes. But too often there aren't any consequences for those mistakes we make as kids. Credit doesn't forgive so easily.

The thing that is hardest to understand about credit is compound interest. That is, every time you don't pay off all of your bill, a percentage is added. Then the next time a percentage is added to that new total, making the amount you owe bigger and bigger and bigger.

All About Geode Rocks

Geodes are rocks that are hollow on the inside! They typically form when gas bubbles from igneous rock, the kind formed from lava, get trapped in the cooling rock. They can also form in cavities found in sedimentary rock, or rock formed when smaller rocks get crushed together.

The coolest part of geodes isn't that they are hollow, it is that they are also full of crystals! Even though the rocks look solid, small amounts of minerals can seep through. Over time these seeping minerals can form structures on the inside of the hollow rock!

You can find a geode, if you look carefully, in the United States.

Where to look for geodes:

- Indiana
- Iowa
- Missouri
- Western Illinois
- Kentucky
- Utah



They can also be found in Brazil, Namibia, Mexico, and the Mendip Hills in Somerset England. In England, they call geodes "potato stones." So, keep your eyes open, maybe you'll find a geode of your own!

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