



THE PAW PRINT

Q1 | 2023

SPARKY'S EXCLUSIVE NEWSLETTER FOR KIDS!

As the weather gets chilly, and you're out making a snowman or warming up inside with a hot cup of cocoa, there are some neat ways you could help your family save! This edition of the Paw Print is jam-packed with fun activities that are free and have some great opportunity-cost lessons!

Ways to Have a No-Spend Weekend with Your Family

Ready for a fun challenge? Organize a no-spend weekend with your family. Here are some things you could do on the weekend that involve little to no money.

Host a Backwards Dinner

Ready to have some fun on this no-spend weekend in the silliest way possible? Host a backwards dinner! Use foods from your kitchen to prepare the meal but start with dessert and end with the main course. If you need help, ask an adult!

Volunteer As a Family

Help others in your community by lending a hand this winter! Ask your

parents to help you find volunteer opportunities that you can all do together. Most of the time, food banks allow kids to volunteer if an adult accompanies them.

Head to Your Local Park

While the weather outside is a bit icy, you can still enjoy the beauty of nature absolutely free! Pick a nearby park with your family, bundle up, and remember to pack your ice cleats!

Have a Game Night

Host a game night for your family! Grab some board games, puzzles, or even video games you have, and play them together as a family.



Family Cupcake War Challenge

First, bake some cupcakes with your family. Then, everyone must decorate their cupcakes to win the competition! Each person gets one vote, but remember, you can't vote for yourself!

We hope these ideas have inspired you to start a no-spend weekend tradition with your family!

Share with Sparky!

Sparky and Smokey love to sing! Can you create a song for them to sing about saving? Write or send a video of your short song to communications@ffcommunity.com and use 3 of the words below, and we'll feature it in the next newsletter or on our social media channel.

- Savings account
- Spend
- Money
- Credit Union
- Cash
- Savings Goal
- Future
- Sparky
- Smokey
- Piggy Bank
- Cash-Clever Kids

Remember to write your answer below and mail it with your coloring contest entry or email it to communications@ffcommunity.com.

Money Fact!

Did you know that the Early Romans used salt as their currency?

https://www.moneysmartguides.com/fun-facts-about-money-i-bet-you-didnt-know#48_Early_Romans_used_salt_as_a_form_of_money

Sparky Coloring Contest Winner!

Congratulations to **Paul E.** for winning our Q4 Sparky coloring contest!





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Spending Money at the Winter Festival

You and your family have decided to spend the day at a winter festival. There are many things to do here, but most have a cost. Since you have a tight budget, you'll need to pick one item from each pair to spend your money on. Take a look at the activity choices, then answer the questions below.

 \$5.00 Hot Chocolate	OR	 \$7.00 Rent Ice Skates
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 \$8.00 Sleigh Ride	OR	 Free! Make A Snowman
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 Free! Snow Globe Display	OR	 \$4.00 Make Taffy
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 \$12.00 Light Show	OR	 \$3.00 Buy Gingerbread
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1. How much was your total for all the winter activities you did at the festival?

2. Imagine you had \$25 to spend at the winter festival; what would you spend your money on while keeping within your budget?

3. If your parents gave you \$50 for the holidays, what would you do with it?

4. What do you like to buy for fun?

5. What is opportunity cost?

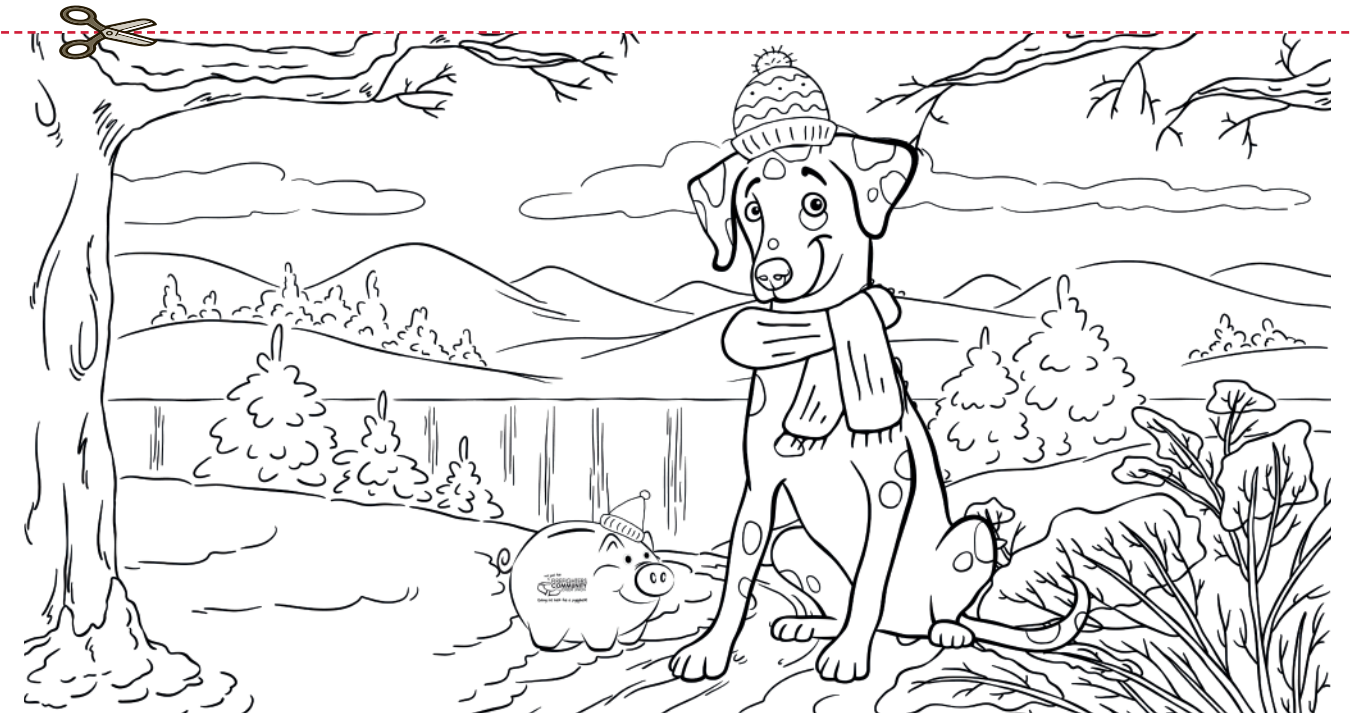
- When you buy 20 items at the same time
- When you save all your money and spend nothing
- When you need to choose 1 item out of 2 and make a spending decision.
- When you choose between 2 items and get to pick both.

Money Lesson: Opportunity Costs

When you pick one item and you give up the other, this is called opportunity cost! For example, if you are at the grocery store with your parents, and you are only allowed to pick 1 out of 2 different candies, the opportunity cost is the one you didn't pick! Every time you spend money, you need to decide what you will spend the money on.



Coloring Contest



Play outside with Sparky! Submit your entry **by March 1, 2023** 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