

Give a Hoot About Saving™

CREDIT UNIONS CELEBRATE YOUTH™



As part to the Credit Union philosophy of “People Helping People”, it is Ewa FCU’s goal to assist members to become better educated consumers of financial services.

In this year’s “Give a Hoot About Savings”, we are focusing on our youth. In a 2015 T Rowe Price survey, 72% of parents experience some reluctance to talk to their kids about finances, while 18% were either very or extremely reluctant. However, according to personal finance guru and radio show host, Dave Ramsey, parents’ biggest regrets are often not savings enough or going into too much debt. He encourages parents to be open with their kids about money,

even their failures. Ramsey states that being honest in an age appropriate way can be a powerful lesson.

So here at Ewa FCU, we want to help by providing some helpful tips to encourage you to your owlets to become wise savers, including providing some **FREE** gifts to get them to be part of the credit union ‘ohana.

WHAT KIND OF SAVER IS YOUR CHILD? TO FIND OUT TEACH THEM TO START SAVING!

YOUNG CHILDREN (6 AND YOUNGER)

Give them a toy bank

Add change to the bank to introduce the concept of money.

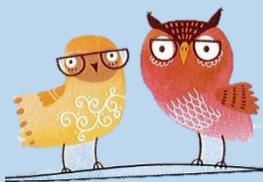


Talk while shopping

Discuss the cost of items. Put any change in their piggy bank.



OLDER CHILDREN (6-12)



Give an allowance

Introduce them to money management. Quarters are a good denomination

Start a jar system

Make a jar for Give, Save and Spend. Divide allowance evenly.

Discuss goals

Talk about goals and how you save for them.

Take them to the credit union

Open a youth savings account, & take them to deposit their save jar.



TEENS

Add an investment jar

As their allowance rises, start talking about investments and long term goals.

Add more Ewa FCU accounts

When they’re ready, consider a checking account and Visa Prepaid Debit Card. Developing good money management early sets them up for success later in life.

FREE GIFTS WHEN YOU OPEN A YOUTH ACCOUNT



Get this limited edition Ewa FCU Owl stuffed animal and a custom made coin folder FREE when you open an account for youth ages 0-13.

When your youth has completely filled their coin folder, bring it in for deposit to their account and they will receive a sweet reward! Supplies are limited, so come by to open their account today!

Already a member? No problem! Just make a deposit of \$50 to their account and they will receive the stuffed animal and coin folder FREE!

(This youth campaign is valid from 7/1/2017 to 9/30/2017 or until supplies last.)



HUH? SAVER

ALL SAVERS ARE WISE, BUT EVERY SAVER IS UNIQUE.
WHAT KIND OF A SAVER ARE YOU?



SURPRISED SAVER

ANTIHERO SAVER



HAPPY SAVER



HIPSTER SAVER



WIDE-EYED SAVER



IMPASSIVE SAVER



ADORABLE SAVER



SCHOLARLY SAVER



MELANCHOLY SAVER

