Scottie Savers

Fall 2026 Edition

Eats & Crafts

Be sure and ask your parents for permission and assistance before starting any project.

CANDY CORN FRUIT CUP

Ingredients
Pineapple chunks
Mandarin oranges
Whipped topping
Sprinkles (optional)
Clear cup

Directions
Layer pineapple in the bottom of the cup, add mandarin oranges and finish with a little whipped topping.

Your layers will look like a piece of candy corn!

SPRINKLE PRETZEL RODS

Ingredients
Pretzel Rods
Melting milk chocolate
Fall colored sprinkles

Instructions
Have an adult help prepare the nmelting chocolate. Dip one end of each pretzel rod into the chocolate, add sprinkles and allow it to harden. Enjoy!

DIY SAVE - SPEND - SHARE JARS

You'll Need:
3 clean jars or containers
Paper or labels
Markers
Stickers or decorations

Instructions
Decorate one jar for SAVE, one for SPEND, and one for SHARE.

Whenever you receive money, decide how much you want to put in each jar.

SAVE for something you want later.
SPEND on something you want now.
SHARE with someone or a cause you care about.

SAVING MONEY CAN BE PRETTY SWEET!

Just like filling a candy jar one piece at a time, you can build your savings a little at a time. You don't need a lot of money to start. Every dollar you save gets you closer to something you really want!

YOUNG KIDS CAN START SAVING AND BUDGETING AT ANY AGE

A Sweet Recipe for Saving Saving money is a lot like filling a candy jar---you don't have fill it all at once! Every dollar you save gets you closer to something you really want.

Pick A Sweet Goal What are you saving for? Maybe it's a new toy, video game, bike or a special outing. Write down your goal so you know exactly what you're working toward.

Save a little at a time Decide what you're saving for---a new toy, game, bike or special outing. Don't worry if you can't save a lot at once. Saving $1, $2 or $5 whenever you can will add up!

Think before you spend Before buying a treat, ask yourself: "Do I want this now, or do I want my big goal more?" Sometimes skipping a small purchase today means getting something even better later.

Watch Your Savings Grow Keep track of your progress and celebrate each milestone!

Candy Jar Savings Challenge

Draw a big candy jar on a piece of paper and add **20 pieces of candy** inside it. Pick a savings goal and divide it by 20. Example: Save $40? Each candy = $2 Fill the whole jar and you've reached your goal!

The earlier you learn to budget your money ...

Kids who don't have a lot of bills can learn to start budgeting. One popular kid budget is the 50/40/10. The 50% is for a big goal, like a new game console or bike. The 40% is for short-term spending, like on snacks and impulse buys. Keep the 10% for long-term saving or charitable giving.

Fall Coloring Contest

YOU COULD WIN $25

Show off your coloring skills and you could win a $25 deposit into your account.
Color the picture then ask your parents to mail it to: 1507 Doctors Drive, Bossier City LA 71111 or bring it by the credit union by October 23, 2026.

Your Name _____
Your Age _____
Parents Name _____
Address _____
_____
Phone Number _____

Scottie Savers
Ages 12 and Younger

How To Start
Open a Share/Savings Account
With a $5 minimum deposit

Earn Dividends*
Quarterly Newsletter
Annual Birthday Card
Passbook For Record Keeping

(*$100 minimum balance to earn dividends. Accounts are opened under child's name and Social Security number with parent signing as joint owner. Converts to Extreme Teen Acct at age 13)

eXtreme Teen

FALL 2026 EDITION

Willis Knighton Federal Credit Union

DON'T LET YOUR MONEY MELT AWAY!

Kids 13 and up have access to online platforms to monetize their skills, among other options.

Small purchases might not seem like a big deal, but they can add up quickly.

A drink here. Fast food there. A $10 online order because "it's only $10."

Learning how to tell the difference between something you **want** and something you **need** can help you take control of your money - and still leave room for a few treats along the way.

The Money Question Contest

You Could Win $25!

1. Read your newsletter • 2. Answer the question
3. Mail the form to:
1507 Doctors Drive, Bossier City, LA 71111
or just bring it to the branch by Oct 23, 2026.
4. You'll be entered in a drawing for $25

Your Name _____

Your Age _____

Parents Name _____

Phone Number _____

QUESTION: What is one way you can avoid impulse spending?

_____

_____

_____

Try the 24-Hour Rule

See something you want that you didn't plan to buy?
Wait 24 hours.

After 24 hours, ask yourself:

- **Do I still want it?**
- **Can I afford it without using money I'm saving for something else?**
- **Is it worth what it costs?**

If the answer is yes, you can make a more thoughtful decision. You may be surprised how often the urge to buy something disappears!

HOW SMALL SPENDING ADDS UP

Imagine spending **$5 three times a week** on drinks, snacks, or other little extras.

That's **$15 a week.**

Over 13 weeks, that's: **$195**

You don't have to stop buying everything you enjoy. The goal is simply to know **where your money is going.** Try setting aside a certain amount for fun spending each week. When it's gone, wait until the next week before spending more

NEEDS vs. WANTS

One of the easiest ways to make smarter money decisions is learning the difference between a **need** and a **want.** A **NEED** is something necessary, such as basic food, clothing or transportation. A **WANT** is something you'd like to have but can live without---like a new pair of shoes when you already have several, eating out or upgrading to the newest phone. Before spending, try asking: "Do I need it, want it, or can I wait for it?" Waiting doesn't always mean no. Sometimes it just means not yet.

How Much Can Teens Get Paid in the Shreveport/ Bossier City Area?

In this area, teen wages generally range from the federal minimum of $7.25 to $15 an hour. Local entry-level and service positions, typically pay between $10 and $13 an hour. Big box stores and larger chains often offer higher starting pay ranging from $18.50 - $20.50 an hour.

EXTREME TEEN SAVINGS ACCOUNT

For Ages 13-17
Earn Dividends*
Quarterly Newsletter
Quarterly Contest
Teens ages 16-17 may be eligible for a checking acct.

HOW TO START

Open a share/savings account with a $5 minimum deposit.
(Parent or guardian must sign as a joint owner of account *$100 minimum balance to earn dividends. Converts to Regular Share Savings Account at age 18)

8400 Mansfield Road
Shreveport, LA 71108
318-621-0605
Fax: 318-635-4719

1507 Doctors Drive
Bossier City, LA 71111
318-629-5622
Fax: 318-629-5623

www.wkfcu.org