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HIFICU's Official KIDS CLUB Newsletter

Winter 2022

'TIS THE SEASON OF SAVINGS

REUSE? RECYCLE OR TOSS? Gifting time is over but not saving money. The boxes and bags you received your holiday goodies in can still be used if they are in good condition. Even the ribbon! And the recycled wrap can be used for other occasions, not only Christmas. What can you reuse and recycle?

WHAT'S THE DIFFERENCE? A NEED is something you cannot live without. A WANT is something you desire, but can live without it.

In this exercise, we're going to look at things we usually have in life and decide if they are something we want or need. Let's count the cost of your choices and see if you have enough to buy yourself a holiday gift!

STARTING AMOUNT
\$150



COST OF YOUR HOLIDAY GIFT
\$50



Fruits - \$10

VS.



Sweets - \$15



Fancy Shoes - \$25

VS.



Regular Shoes - \$20



Regular Jacket - \$10

VS.



Fancy Jacket - \$20

Eating at Home - \$30



VS.

Dining Out - \$40



Electronics for homework - \$30

VS.

Electronics for gaming - \$40



WHAT'S YOUR TOTAL? If your total is \$100, congratulations! You've managed to save money on choosing the things you need and have enough to buy your own holiday gift! If your total is over \$100, review the choices you've made and find an area where you could spend less money.

DASHING THROUGH THE JOKES

FEELING THE HOLIDAY SPIRIT? Solve the riddle below using your jolly ol' math skills!

Where does a snowman keep his money?



N - $(7 \times 3) + 7 = \underline{\quad}$ **A** - $7 \times 5 = \underline{\quad}$

K - $12 - 8 = \underline{\quad}$ **S** - $77 - 28 = \underline{\quad}$

I - $(20 \div 4) + 7 = \underline{\quad}$

O - $48 \div 8 = \underline{\quad}$ **A** - $9 \times 7 = \underline{\quad}$

B - $6 + 3 = \underline{\quad}$ **N** - $3.5 + 3.5 = \underline{\quad}$

N - $(9 \times 9) + 17 = \underline{\quad}$ **W** - $(4 \times 4) + 5 = \underline{\quad}$

12 7 35 49 28 6 21 9 63 98 4

HOLIDAY GOODIES TO REMEMBER

DECK THE HALLS this cheerful season with our amazing Kids Club merchandise! Every Kids Club member is eligible to receive tokens based on how much you save. Here is our highlighted merch of the quarter!

FUZZY WAND (7 TOKENS) - For those times where your arms aren't enough, our handy Fuzzy Wand comes in strong! This wand is made up of an extending rod with soft, microfiber bristles to catch the smallest pieces of dust. Catch all those elves on your shelves with our handy wand!



LIP BALM (2 TOKENS) - Don't lose to the cold this winter! Make sure to keep your lips very merry with our dashing lip balm!



DID YOU KNOW?



AROUND 227,000 MILES of wrapping paper is thrown away each year after many devour into their new items. That's almost enough paper to wrap the entire state of Texas! If you're interested in environmentally friendly alternatives, look no further! Newspapers are great for easy and cheap tearing. On the other hand, magazines are also cool but will take a little more time. Don't forget those shipping boxes lying around the house!





COUNTING DOWN THE NUMBERS

EVER WONDERED WHY SOME OF YOUR TOYS COST MORE AT THE REGISTER THAN THE ORIGINAL PRICE TAG? It's because of taxes! **TAXES** are one of many ways that the government makes money. The government is able to charge citizens a certain amount of money on many of the things we buy. This money is used to help our communities, by building a new park, giving funds to schools, or providing protection through policemen. While there are many types of taxes, we'll focus on 3 main ones.



PROPERTY TAX

Land, buildings, and large possessions are all charged with property tax. These large possessions include cars or boats. The amount of property taxes that is collected depends on the cost of the property's value and its location. In the United States, state and local governments collect property taxes while companies and individuals pay for these taxes.



SALES TAX

When you purchase a good or service, there is usually a small fee that is added to the final total. This is a sales tax. Businesses collect these fees and turn them over to the government. Each state is given the opportunity to adjust the price of their sales tax, so a toy that originally costs \$15 could be \$18 in California, but \$15.50 in Colorado!



INCOME TAX

People who have jobs are required to pay the government a portion of their paycheck. Depending on how much a person makes is how much they pay in income taxes—the more money you make, the more you have to pay! In some states, there is no income tax at all! There are also 3 types of income taxes: federal, state, and local.

EXTRAVAGANT HOLIDAY COINS

SPARK UP your next conversation with these colorful coins! Instead of the usual silver look, these two countries wanted to celebrate the new year with coins that best reflect the night sky on December 31st!



AUSTRALIA. Overlooking the beautiful city of Sydney, here is an almost photographic view of their New Year's firework show! With a colorful section, it'd be hard to not gaze at this booming coin.

CANADA. Niagara Falls remains one of the biggest tourist attractions in Canada. Their coin represents the sparkling holiday with a glow-in-the-dark feature! On the left-hand side is a view of the Falls in the day, while the right-hand side is a night-time replica of their firework show.



RING IN THE NEW YEAR

RESOLUTIONS? NAH! Coming up with resolutions can be simple, but easy to forget later on. Instead of making typical pledges for the new year, try coming up with **SMART** goals!

- S** **SPECIFIC** - Define your goals in detail and list the exact steps on how you'll meet them.
- M** **MEASURABLE** - Track the progress of your goals. If you want to spend more time with your family, come up with the number of hours you want to play with them daily!
- A** **ATTAINABLE** - Make goals that are possible for you to meet. See what kind of resources you would need to meet your goal.
- R** **RELEVANT** - Figure out if your goal is similar to the person you want to be. This would be a way to find out why this goal is important to you.
- T** **TIMELY** - Come up with a deadline to your goal. If you would like to have more than \$10, when would you like to meet that goal by?

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