



Spook-tacular Financial Fun

➔ Halloween is just around the corner, and it's not just about costumes and candy—it's also a great time to learn some spooky new financial vocabulary. This year, we're making it fun with a special Halloween edition of Financial Bingo!

In this game, you'll learn important money words while playing a cool Halloween-themed Bingo. Ready to get started? Here's how it works!

Get your Bingo card on the flip side of this newsletter and get familiar with the financial words and definitions in the column on the right.

Complete Spooky Tasks:

Instead of calling out numbers, work with an adult to come up with financial tasks or questions for each word. For example:

- For Savings: "You got \$5 from Trick-or-Treating! Will you save it for something big or spend it right away?"
- For Interest: "A witch saved her gold coins in a magical bank that gives her more coins every year. What is the extra money called?"
- For Debt: "A vampire borrowed a broomstick from a friend but hasn't

returned it yet. What does the vampire have?"

If you answer correctly or complete the task, mark that word on your Bingo card!

Bingo Time! Bring your Bingo card to any Maui County FCU branch with a full row of spooky financial words (horizontally, vertically, or diagonally) completed, and get a Halloween treat.

Scary-Good Financial Tips to Know:

- **Budget Like a Witch:** Witches have to keep track of all their potions and ingredients. You have to keep track of your money, too! Before Halloween, make a budget to figure out how much to spend on costumes, candy, or decorations.
- **Save Like a Mummy:** Mummies have been around for thousands of years, so they know the value of saving things! Saving your money instead of spending it all at once can help you buy bigger, better things later—like a cool toy or game.
- **Beware of the Candy Monster:** The Candy Monster wants you to spend all your money on sweets right now. But if you hold back and only buy what you need, you'll have more money left for other things. Always think about your needs vs. wants.

Financial Words & Definitions

1. Budget - A plan for how to spend and save your money.
2. Savings - Money set aside for future use instead of spending it all at once.
3. Needs - Things you must have, like food, clothes, and a place to live.
4. Wants - Fun things you'd like to have but don't really need, like toys or candy.
5. Allowance - Money given by parents or guardians, often for chores or good behavior.
6. Cost - The amount of money needed to buy something.
7. Income - Money that you earn or receive, like from doing chores or getting a gift.
8. Expense - Money you spend to buy things or pay for services.
9. Profit - The extra money you make after subtracting your costs.
10. Save - To keep your money for something in the future.
11. Spend - To use your money to buy things.
12. Borrow - To take and use someone else's money or things with the promise of returning them.
13. Debt - Money you owe to someone else.
14. Interest - Extra money paid for borrowing money or earned from saving money in a bank or credit union.
15. Invest - To put money into something (like a business or stocks) in the hope of earning more money.
16. Donate - To give money or things to help others, like charities or causes.
17. Receipt - A piece of paper that shows what you bought and how much you spent.
18. Sale - When the price of something is lowered for a limited time.
19. Tax - Money collected by the government when you buy things or earn money.
20. Discount - A lower price than the usual amount, often during a sale.

B I N G O

Budget	Allowance	Profit	Debt	Receipt
Savings	Cost	Save	Interest	Sale
Needs	Income	Spend	Invest	Tax
Wants	Expense	Borrow	Donate	Discount

Join these Super Savers!

Become a superstar savers by saving money in your Kids Club account. For every \$10 deposited, you'll receive one token up to \$50 per day. Tokens can be redeemed for cool stuff in our Kids Club Prize Corner, with prizes ranging from 2 - 50 tokens. New prizes drops are announced in this Hoku Iki newsletters every three months.



BRANCH LOCATIONS:

Kahului (Maui Marketplace)
270 Dairy Road, Suite 146
Monday - Friday, 9 a.m. - 5 p.m.
Saturday 9 a.m. - 1 p.m.

Lahaina (Fairway Shops)
2580 Kekaa Drive, Suite 117
Monday - Friday, 8:30 a.m. - 4:30 p.m.
Tuesday - Thursday, 9 a.m. - 2 p.m.

Wailuku Branch
224 Kehalani Village Drive
Monday - Friday, 8:30 a.m. - 4:30 p.m.