

THE TREASURE CHEST

APCI Federal Credit Union | Fall 2025 Kids Klub Newsletter



THE HIGH PRICE OF PET OWNERSHIP



Have you been begging your parents for a furry, feathery or scale-covered friend? If so, you've probably been told that pet ownership comes with a lot of responsibilities, like feeding, cleaning, etc. But you should also be aware that pet ownership comes with a lot of financial responsibilities. If you're gearing up to welcome a pet into your home, be sure to start saving your pennies so you can help with some of the common costs of pet ownership, such as:



FOOD

If you have a large pet – or an animal that needs to follow a special diet – expect to spend a lot of money on food.



GROOMING

Many dog breeds require regular haircuts. But even if your animal doesn't need to get its fur trimmed on a regular basis, you may still need to spend money on grooming supplies such as brushes, animal shampoo, etc.



HOUSING

Whether you need a cage, an aquarium or even a terrarium to house your pet, keep in mind that all of these "homes" come at a price.



VETERINARIAN EXPENSES

Regular veterinarian check-ups are an expense almost all pet owners face. And if your pet becomes sick, you may also need to spend money on medicine.

There's no question that a pet can bring endless joy and happiness to its owners. Just make sure you know all the responsibilities of pet ownership before you bring an animal home!



S'MORES IN A BAG

Recipe from tasteofhome.com

Ingredients:

(Yields 2 servings)

2 snack-sized bags of cookies, such as Nutter Butter®, Teddy Grahams®, Mini Oreos® or Nilla Wafers®

1½ ounces chocolate candy bar, broken into pieces, such as Reese's® Peanut Butter Cups or Hershey's® chocolate bar

6 jumbo marshmallows

Directions:

1. Open snack bags and add chocolate candy pieces.
2. Roast 3 marshmallows over a campfire or grill according to desired degree of doneness; add marshmallows to bag. Allow the warmth of the marshmallows to melt the chocolate, mix cookie-marshmallow mixture around slightly, and serve immediately.

TEST YOUR FINANCIAL SAVVY!

1. Which of the following is not a type of loan?

- a. Credit card
- b. Debit card
- c. Mortgage



2. Which of the following taxes are deducted from your paycheck?

- a. Federal income tax
- b. Sales tax
- c. Property tax



3. What is a budget?

- a. A plan for spending and saving
- b. An additional charge or payment
- c. A high-interest savings account



Answers: 1) B, 2) A, 3) A



BECOME A BETTER SAVER

Saving money is difficult – even for adults. But many people find setting goals can help motivate them to become better savers. Improve your saving skills by filling in the blanks below.

WRITE DOWN WHAT YOU'RE SAVING FOR.

Is there a new bike you're interested in purchasing? Or maybe you want to buy the latest electronic gadget? Write down the number one item on your wish list and keep this item in mind if you're ever tempted to spend money on something else.

Wish List Item: ★

GIVE YOURSELF A DEADLINE.

Set a realistic date for when you'd like to be able to purchase your wish list item.

Deadline:

DETERMINE HOW YOU'RE GOING TO REACH YOUR GOAL.

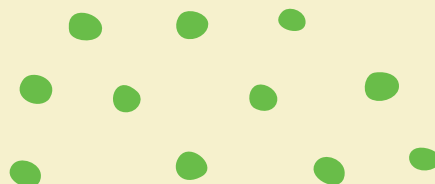
Will you be able to reach your deadline by continuing with your current saving habits? If so, great! If not, are there ways you can save more? Write down your saving strategies here:

Strategy #1:

Strategy #2:

Strategy #3:

Good luck and happy saving!



HELP US DECORATE FOR THE HOLIDAYS

In the fall, we start to think ahead to the winter holidays. Help us celebrate at APCI FCU! We invite you to create a homemade ornament and send it to us by December 12, 2025, and we will deposit \$10 into your Share Savings Account!*

Please put your name and age on the back side of your ornament.

Thank you for helping us decorate!

*Limit of one entry per Kids Klub member (members between the ages of 5-12). \$10 will be deposited to the Primary Savings Account of eligible participants no later than January 16, 2026.

