



## Saving money at credit union really pays

One Saturday morning Kirby and his dad were going to the credit union. Kirby had saved up some money from his allowance and doing chores so he had about \$20 to deposit in his savings account.

“Dad, why do I need to take my money to the credit union?” asked Kirby. “Why can’t I just keep it at home? Then it’s right here when I want to spend it.”

“Good question,” Dad said. “First of all, like you said, it’s where you can spend it easily. That makes it hard to save because you will probably be tempted to spend on things you don’t really need.”

Another good reason is that the credit union keeps it safe.

“The third reason is that your credit union pays you to use your money while you have it in your account. It is called ‘interest,’ Dad said.

“Pays me! How?” Kirby exclaimed.

“When you put money in your credit union, they use it to help other people to buy things like new cars and houses. The people who borrow money from the credit union have to pay back the loan plus a little bit extra for being able to use the loan, and because you helped, your credit union gives you some of that money too. You don’t get interest if you keep your money at home,” Dad added.

“Wow! Let’s get going to the credit union right now,” Kirby said. “I want my money to be safe and get interest on it!”



## Kirby Kid Madeleine is a dog’s best friend

Kirby Kid Madeleine is 9 and she loves dogs very much. Dogs are loyal, they love their owners unconditionally, they’re always happy to see you, and they wag their tails and jump with happiness just to say hello, she said.

“I have two dogs, Fendi and Chanel, and they are the best! I always wanted to have many, many dogs and I kept asking my mom to get one more, but she always said that two were enough,” Madeleine said.

“But I kept asking her anyway, so my mommy asked me one day if I wanted to help dogs in need, and I said YES, that was an awesome idea!”

So Madeleine started to volunteer with Save a Pet, an organization that tries to find homes for cats and dogs from her local animal shelter. Every Saturday Save a Pet brings some of the dogs to a local pet store to try to get them adopted. Madeleine, her mom, and dad help set up, clean cages, and walk and feed the dogs.

Sometimes Madeleine and her mom donate money to help feed and care for the dogs until they get adopted.

“This makes me feel like I have more than two dogs!” Madeleine said.

## Giving back

**How do you pay it forward? How do you give back to your community? Do you help people in need? Clean up litter and recycle? Work at a local pet shelter like Madeleine? Or...?**

Tell us your story (maximum 300 words) and send a photo. If we choose your submission you’ll get a Kirby doll. Stories and pictures will be posted online.

Email your story and photo to [info@kirbykangaroo.com](mailto:info@kirbykangaroo.com).





**newsletter**  
- SPRING 2016 -

Have fun while  
**you learn about  
money!**

Check out Kirby on your credit union website.

**Color  
Kirby!**



## MONEY FACTS

Paper money isn't really made of paper. It's made of cloth.

How much does a million dollars weigh? If you used \$1 bills, it would weigh about 1 ton. If you used \$100 bills, it would weigh a little over 20 pounds.

## Kirby's word scramble

Unscramble these money-themed words.

1. ITTEENRS

2. ANLO

3. VNTESI

4. GIGPY NKBA

5. RWOG