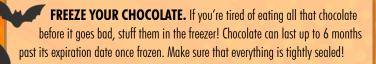
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**HIFICU's Official KIDS CLUB Newsletter** 

Fall 2022

## SPOOKTACULAR CANDY FACTS

**SWEET TREATS** are what makes Halloween one of the best holidays for many people! Here's some wicked facts that could help your sweet cravings:



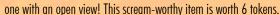
over again, especially if you've got a bunch. Collect your favorite picks and turn them into a new treat! Break up your best chocolate bars into pieces and mix them into cookie dough for a delicious baked good! If you're still in favor of more chocolate, create your own candy bark with loose pieces.



### FANG-TASTIC KIDS CLUB MERCH

**TAKE CAUTION** on our awesome HIFCU Kids Club merchandise! As you save more money, the more tokens you earn! Take a look at our featured items:

**CARRY BAG.** If you're looking for a small, portable pouch to hold your important trinkets, our Carry Bag is the best bet! This spacious bag comes with 3 separate compartments. A large space for bigger items and 2 smaller areas—including



**SOLAR FLOWER.** Enjoy a little more sunshine with our fun, solar powered flower! Swaying left and right, this groovy flower is worth 3 tokens.





### SPOOKY PLANNING FOR A DAY OF SCARES

WITH SO MUCH TO PREPARE FOR, it's no wonder why people plan for Halloween months before October. In 2021, Americans spent \$10.14 billion on this spine-chilling holiday. That's enough money to buy 338 million Spider-Man costumes! In order to spend your money wisely this Halloween, let's practice our magic with budgeting.

WHAT IS A BUDGET? A budget is a plan on how to manage your money. This includes the money you currently have and the money you will earn. It's important to create a budget so you can be prepared for emergency situations and have enough money for future expenses. Will you have a positive or haunting budget? Let's find out!

SCENE ONE: Your parents have decided to give you money for your own Halloween needs. Your own starting amount is based on how old you are multiplied by 5.

Your age	(	) 50
Takal -#1	1	١

**SCENE TWO:** It's time to get a costume! After looking at what costumes are available, you decide to purchase one from the store. You decide on:

A. Superhero	\$9
B. Prince/Princess	\$8
C. Witch/Pirate	\$7
Total #1	(
C4 -f -h C4	
Cost of chosen Costume	<u> </u>
Total #2	1

**SCENE THREE:** Get ready to decorate for a spooky look! Your parents saved decorations from last year, but you are looking to buy new ones. You decide to:

A. Buy all new decor B. Buy some new decor C. Use decor from last year	\$10 \$5 \$0
Total #2 Cost of chosen Decor	
Total #3	( )

**SCENE FOUR:** Can't forget the candy! You plan on going trick-or-treating but want to make sure your neighbors get candy as well. You decide to buy:

B. Medium sized candy C. Small sized candy	\$7 \$6	
Total #3	(	_)
Cost of chosen Candy	—( <u> </u>	_)
Total #4	(	)

A Largo cizod candy



**BEING SILLY WILL COST YOU!** If you're around Hollywood for this Halloween, remember to keep your silly string at home! Due the high counts in vandalism throughout the town, the remarkable prank tool was banned in 2004. For anyone that's feeling mischievous, get ready to face a \$1,000 fine and/or 6 months in jail! Time to return that string back to the shop!





### FEAST ON THESE AMAZING COINS!

**EVER WONDERED** what kind of coins come from different countries? Instead of a traditional coin, take a look at these jaw-dropping pieces!

anniversary of Howard Carter, the Egyptologist and archaeologist who discovered King Tutankhamun's tomb in 1922. The image on the coin reflects a wall decoration from the tomb and includes a circular shape, representing a sun disk. Within the disk

are actual sand particles taken from the King's tomb itself.

**CAMEROON.** The butterfly you see on this coin is a particular species found in the tropical parts of central Africa. Its wings were made to appear as if a real butterfly were standing on the coin.

### GOBBLING PRICES!

**DID YOU KNOW** that there are 180 different types of money used throughout the world? When you travel to a different country, you're most likely going to perform a foreign exchange with your money. Foreign exchange occurs when money from one country is being changed to work in another country. The cost of \$1 in the U.S. will cost something differnt in Mexico. Let's see what other countries are like for their foreign exchange!

	COST IN NATIVE COUNTRY	U.S DOLLAR
LIBERIAN DOLLAR	153.65	1.00
JAPANESE YEN	148.78	1.00
AUSTRALIAN DOLLAR	1.00	0.62

AS OF 10/14/22

### SPICING UP THE HOLIDAY CHEER

celebrate religious activities.



LIBERIA, located to the west of North Africa, has been known to celebrate a Thanksgiving similar to America's. The origin of their National Thanksgiving Day is influenced from the country's first citizens, who were freed slaves from the United States back in the 1820's. As a way to commemorate their independence from the U.S., they have declared the first Thursday of November as a day to

known as Labor Thanksgiving Day in English, is celebrated on November 23rd in **JAPAN**. Instead of focusing on family alone, the holiday is geared towards celebrating the principles of hard work and community involvement. Children have been known to gift thank-you cards for policemen, firefighters, or other government workers. The holiday became a modern tradition years after World War II, when the rights of Japanese workers were adjusted.

On the first Sunday of October, the people of **GERMANY** honor *Erntedankfest*, or Harvest Festival of Thanks in English. This religious holiday acknowledges the good fortune that came to their families and communities throughout the year. Celebrants also carry a harvest crown with grains, fruit, and flowers to bring to church.

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