

# Education, Training and Information

Credit unions, which are cooperatives, provide education and training for members, and that means YOU.

Financial education for members and the public, especially the nation's youth are what credit unions are all about. Credit unions also recognize the importance of ensuring the general public and law makers know about the nature, structure and benefits of cooperatives.

That's why you get free newsletters and information from your credit union, so you can grow up to be a financial superstar! Houses, cars, vacations are all possible when you know how to spend wisely, save often, and give back to your community.



Winter 2016  
Newsletter

**Q: DAVID'S FATHER HAD THREE SONS:  
JOHN, RICKY, AND ?**

**A: DAVID!**



Winter FUN!

Kirby was excited. His school was holding its annual winter carnival and he was going. To get in, everyone was asked to bring canned food and warm clothing for the local food pantry to help people in need.

Kirby and his parents talked about how it's good to save your money and how it can be fun to spend. But Kirby's parents also told him how it can be kind to use it to help other people. So Kirby used some money he'd saved to buy a three-pack of warm gloves to donate. His mom also gave him three cans of food to contribute.

As Kirby walked to the carnival, he saw his buddies Cash and Coin Croc. When Kirby told them where he was going, Cash said, "Wow, I wish we could go too." Kirby thought a moment and then said, "Ask your mom. I have enough here so we can each donate a can and a pair of gloves," and a few minutes later the boys were on their way.

"Thanks for the donations, guys. Have fun!" said their principal Mr. Baca, who greeted them at the gym door.

For the next couple hours the friends had a blast. They got to sit in a real city fire truck and police car, played games, and Kirby bought a handmade frame at one of the crafts booths to put his school picture in and give to his grandma. Even Kirby's credit union was there and gave them free pencils and stickers. After a while, they were hungry and Kirby bought hot dogs and sodas for all of them.

That night, Kirby told his parents about the carnival.

"That was nice of you to take the Croc boys and buy them hot dogs," his dad said.

"You know, Dad, it really was more fun that way," Kirby said.

**Q: DID YOU HEAR THE JOKE  
ABOUT THE ROOF?**

**A: NEVER MIND,  
IT'S OVER YOUR HEAD**





Check out Kirby on your Credit Unions website today!



### DO YOU HAVE THE PERFECT KIRBY STORY?

Kirby gets into so many adventures with his friends the Crocs and learns a lot of important lessons along the way. If you think you could write a great story and want to see it published in our newsletter or on your credit union's Kirby kangaroo site have your parents send your awesome story to [info@kirbykangaroo.com](mailto:info@kirbykangaroo.com).

Your story just needs to be a minimum of 5 sentences but it can be as long as you want.

We can't wait to see what all you Kirby Cadets out there come up with!

## TOP 5

### WINTER ACTIVITIES IN DIFFERENT CLIMATES



**In Southern California, Florida and Hawaii**  
beaches and surfing are still great winter activities

**In the far north and northeast U.S.**  
building snowmen or whole snow families is a community event

Hiking is still a great escape south of  
**Chicago at Turkey Run State park**

**In the Southwest**  
there are hot springs and trails available deep into the winter

**And in Texas**  
you can see Christmas boat parades along the coast

So no matter where you are in this big world there are all kinds of unique ways to have fun outside this winter. Have fun and be safe!

