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## Educating Future Savers

For several years, Gardiner FCU has been teaching financial education, in area schools. They've held lessons with JMG classes, participated in Financial Fitness Fairs and taught other intermittent lessons with different age groups. The primary focus, however, has been educating area kindergarten classes. The belief being, the sooner you start teaching children about being responsible with money, the better.

This school year, GFCU's Marketing Specialist taught about 80 children, in five classes, bi-weekly, throughout the school year. They learn some of the basics, such as counting, identifying coins and their value. But the bigger lessons taught to the children include: The difference between wants and needs; You can't spend what you don't have AND Earning, saving, then spending.

The lessons are called "Kirby Classes", after the children's savings mascot, Kirby the Kangaroo. The lessons are not centered on worksheets. "I have created stories, activities and games, as well as customized worksheets for the classes" stated Kelly Marie, GFCU Marketing Specialist and teacher of the Kirby classes. There has been proof positive that many of the children grasp these concepts.

A huge win for the program was when Miss Kelly (as the children call her) saw a student and her Mom, at the grocery store last year. The Mom made a point to tell her that "We are here buying what we need, not what we want. She learned that in your classes." The entire school year is a lesson in earning, saving & spending. At the first class of the year, the children receive mock savings passbooks. They EARN penny stickers, for having good classes and participating, then near the end of the school year, they spend the penny stickers they have been saving all year. There is a spending exercise, to remind them that they can only spend what they have earned and the students must make their own decisions on how to spend it. Do they spend all 12 stickers on one big item or purchase three smaller items. Most put a great deal of thought into it.

The students enjoy the classes and the parents, teachers and principals have spoken highly of the efforts of Gardiner FCU and the time invested in these lessons. "If we can teach five & six year old children to be wise savers & spenders, there is hope they'll grow to be more financially responsible young adults."



### **Kirby the Kangaroo, GFCU's Children's Savings Mascot, poses with Kindergarten classes**

Left Photo: Kindergarten class at T.C. Hamlin School

Right Photo: Four Kindergarten classes at Laura E. Richards School (five students not pictured)