



# LONG JOHN SAVER



# KIDS CLUB



»  
It's Time For  
**FUN**

»dream  
**BIG**

»plan  
**SAVE**

»travel  
**FUN**

JUN

JUL

AUG



# SAVE SMALL. DREAM BIG. AT YOUR CREDIT UNION

**Beach Municipal FCU wants to help you fulfill your big dreams.**

Dreaming big doesn't mean you need to start with big actions. The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward.

With your Long John Savers Kids Club account, you can learn and practice good financial habits that will stay with you for many years to come.



Remember, your dreams are attainable, no matter how big they are.

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# BACK-TO-SCHOOL CHECKLIST

by Todd Parr

- Be who you are!
  - It's okay to be different.
  - Do wear new underwear. Don't wear it on your head.
  - Wash your hands.
  - Do use a tissue to wipe your nose. Don't use your finger.
  - Wash your hands again.
  - Do eat all the food on your plate. Don't put it in your hair.
  - Do smile at people. Don't stick your tongue out at them.
  - Make new friends.
  - Be kind.
  - Thank your teacher for being a teacher.
  - Don't be afraid.
  - Do wear clean socks. Don't make anyone smell them.
  - Learn as much as you can.
  - It's okay to make mistakes.
- Love, \_\_\_\_\_

I need to draw a picture of what I did this summer!  
What should I draw?



**ComParrot**

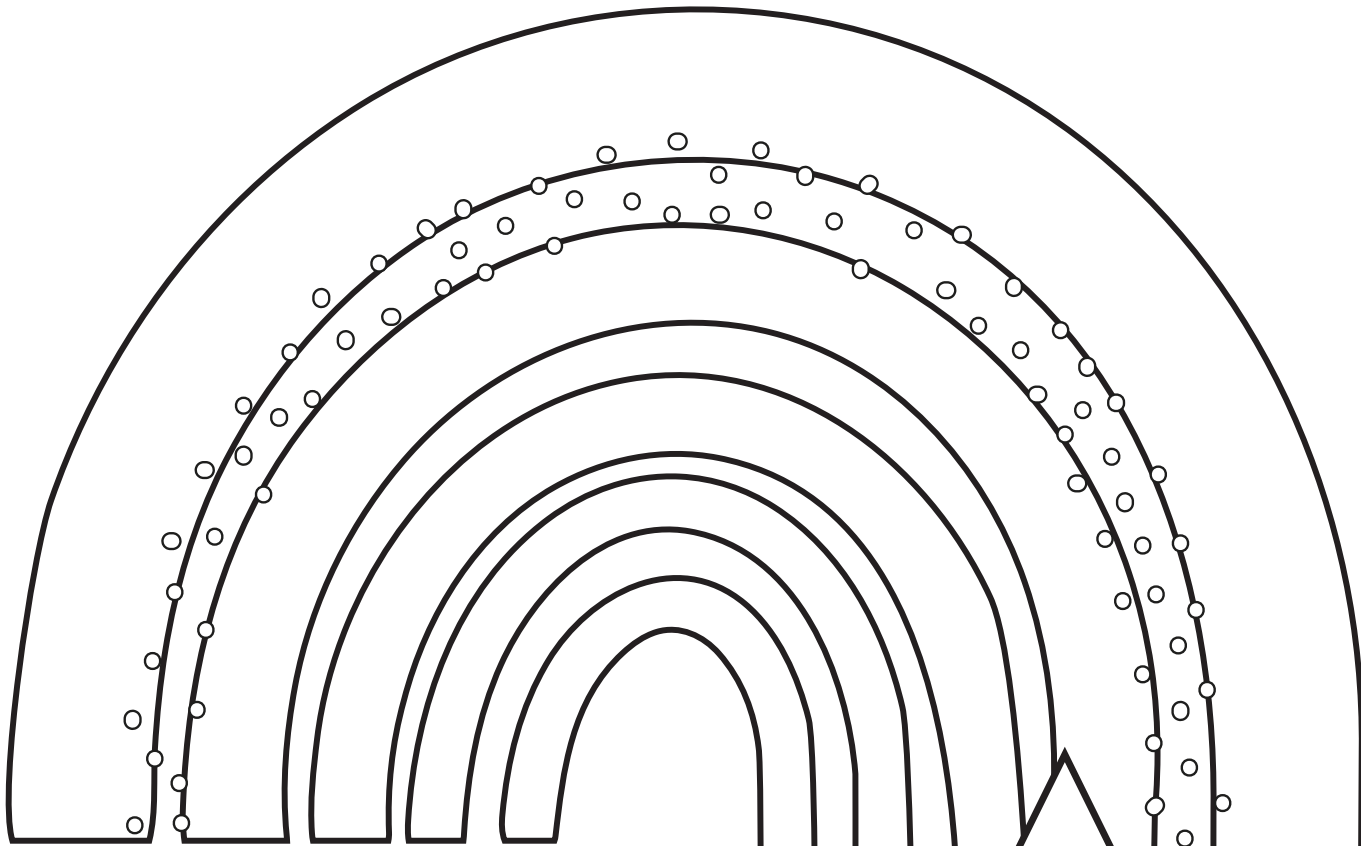
by Bonnie J. Malcolm

Can you spot 12 differences between these pictures?



Solution: 1. Tuft of grass by backpack is missing. 2. Rock behind skateboard is missing. 3. Label on skateboard is colored in. 4. Bush on right is colored in. 5. Crest on backpack has moved. 6. Light on bus has moved. 7. Exhaust from bus has moved. 8. Rear window on bus is taller. 9. Pattern under girl's arm is wider. 10. Folder behind skateboard nose is wider. 11. Lunch bag is wider. 12. "BUS" sign is taller.





SAVE SMALL

DREAM  
BIG

**FUN  
FACTS**

- » July 4 Independence day
- » July 13 National french fries day
- » July 21 National junk food day



# READING LIST

Grades  
3—5

## BOOKS

### BETWEEN MONSTERS AND MARVELS

BY ALYSA WISHINGRAD

HARPERCOLLINS, 2023  
ISBN: 9780063244870

Adventure, mystery, and fantasy combine perfectly as Dare Coates learns about her family's role in a much larger operation. Kids will love the monster lore, surprising twists, and ways the world Wishingrad has built is and isn't similar to ours.

### THE BOOK OF TURTLES

BY SY MONTGOMERY,  
ILLUSTRATED BY MATT PATTERSON

CLARION, 2023  
ISBN: 9780358458074

Intelligent and enduring, turtles have been around since the time of the dinosaurs. Learn what we know—and don't yet know—about these surprising reptiles. Illustrated with detailed, realistic paintings of more than thirty different turtle species.

### THE DO-OVER

BY JENNIFER TORRES

SCHOLASTIC, 2022  
ISBN: 9781338754193

Fans of realistic fiction will enjoy this tale that tackles the challenges of blending a family during the COVID-19 pandemic, while remaining light and fun. Also available in Spanish.

### A FEW BICYCLES MORE

BY CHRISTINA USS

MARGARET FERGUSON BOOKS, 2022  
ISBN: 9780823450879

In this sequel to *The Adventures of a Girl Called Bicycle*, adventure takes Bicycle and her bike, Fortune, to Harpers Ferry, where she meets her long-lost family and finds out she's a quintuplet! Her new family brings new adventures—first up is teaching the four sisters to ride their own bikes.

### GLITTER EVERYWHERE! WHERE IT CAME FROM, WHERE IT'S FOUND AND WHERE IT'S GOING

BY CHRIS BARTON,  
ILLUSTRATED BY CHAAYA PRABHAT

CHARLESBRIDGE, 2023  
ISBN: 9781623542528

A fascinating look at a controversial art supply, offering insights about the human love for sparkle, the science behind the creation of glitter, and ways to improve its environmental impact.

### THE HUMAN KABOOM

BY ADAM RUBIN, ILLUSTRATED BY DANIEL SALMIERI AND OTHERS

PUTNAM, 2023  
ISBN: 9780593462393

A hilarious collection of six short stories, all with the same title. Includes a popcorn recipe and a bonus chapter titled "The Human Kaboom: (the one that hasn't been written yet)," providing inspiration for kids to write their own story!

### INTO THE SHADOW MIST

BY CHRISTINA SOONTORNVAT,  
ILLUSTRATED BY KEVIN HONG

SCHOLASTIC, 2023  
ISBN: 9781338759174

Who doesn't love a book with a map? In book two of the Legends of Lotus Island series, the adventure continues with Plum and her friends, who must figure out what is putting the entire ecosystem at risk.

### JOVITA WORE PANTS: THE STORY OF A MEXICAN FREEDOM FIGHTER

BY AIDA SALAZAR,  
ILLUSTRATED BY MOLLY MENDOZA

SCHOLASTIC, 2023  
ISBN: 9781338283419

In Mexico during the Cristero War, Jovita Valdovinos felt helpless at home while her father and brother fought. This book tells the story of how she became one of the most famous revolutionaries and was finally able to wear pants.

### LEEVA AT LAST

BY SARA PENNYPACKER,  
ILLUSTRATED BY MATTHEW CORDELL

BALZER + BRAY, 2023  
ISBN: 9780063114425

Young Leeva learns that there is a whole world outside of the home that she has been trapped in. Funny and perfect for multigenerational reading, the book shows how to make friends in new environments and pokes fun at bureaucracy.

### LISTEN TO THE LANGUAGE OF THE TREES: A STORY OF HOW FORESTS COMMUNICATE UNDERGROUND

BY TERA KELLEY,  
ILLUSTRATED BY MARIE HERMANSSON

SOURCEBOOKS/DAWN, 2022  
ISBN: 9781728232164

An exploration of how trees, with the help of fungi, can connect and communicate with one another.

### MAKING MEMORIES: PRACTICE MINDFULNESS, LEARN TO JOURNAL AND SCRAPBOOK, FIND CALM EVERY DAY

BY AMY TANGERINE,  
ILLUSTRATED BY TRACEY ENGLISH

DK CHILDREN, 2022  
ISBN: 9780744026559

This book is a beautiful way to keep busy during the summer, providing ways to record and celebrate the good days and work through the hard ones. It includes activities like making mandalas with found objects or a feeling box made with origami.



# READING LIST

Grades  
6—7

## BOOKS

### BARELY FLOATING

BY LILLIAM RIVERA

KOKILA, 2023  
ISBN: 9780593323120

A great addition to a summer reading list, this story follows Nat as she falls in love with and tries out for the L.A. Mermaids, a synchronized swimming group. Over the summer, she learns how good it feels to surround herself with people who lift her up and how to let herself shine, even when it gets tough.

### CATCH A CRAYFISH, COUNT THE STARS: FUN PROJECTS, SKILLS, AND ADVENTURES FOR OUTDOOR KIDS

BY STEVEN RINELLA,  
ILLUSTRATED BY MAX TEMESCU

RANDOM HOUSE, 2023  
ISBN: 9780593448977

Written by the host of the Netflix show *MeatEater*, this book is full of fun activities to do in the summer. The activities range from making a sun compass to becoming a bike mechanic, pickling a cucumber, and birdwatching.

### THE FIREFLY SUMMER

BY MORGAN MATSON

SIMON & SCHUSTER, 2023  
ISBN: 9781534493353

A girl is sent to meet her extended family at their lakeside retreat. There she learns how to embrace her family's changes and cope with grief.

### A FIRST TIME FOR EVERYTHING

BY DAN SANTAT

FIRST SECOND, 2023  
ISBN: 9781626724150

From discovering punk music and Fanta to sneaking into Wimbledon, this graphic memoir is the story of how one class trip to Europe changed a middle schooler's life forever.

### HALF MOON SUMMER

BY ELAINE VICKERS

PEACHTREE, 2023  
ISBN: 9781682635391

Seventh-graders Mia and Drew spend their summer running together as they train for a half marathon and face challenges within their families.

### HEROES: A NOVEL OF PEARL HARBOR

BY ALAN GRATZ

SCHOLASTIC, 2024  
ISBN: 9781338736076

December 7, 1941—the world changes for Frank and Stanley. Caught on a battleship when the Japanese bomb Pearl Harbor, the two friends endure frightening moments that test their friendship as everything around them is destroyed. Includes a graphic novel of the original ideas and moments the boys shared during their ordeal.

### THE LABORS OF HERCULES BEAL

BY GARY D. SCHMIDT

CLARION, 2023  
ISBN: 9780358659631

Hercules knows he's no hero—even though he's named after one. Assigned a Herculean task by his teacher, Herc, over the course of a year, helps out in the family nursery, with all that entails, and learns to accept the death of his parents and to trust and bond with those around him.

### THE LOST YEAR

BY KATHERINE MARSH

ROARING BROOK, 2023  
ISBN: 9781250313607

During the COVID pandemic, thirteen-year-old Matthew discovers a photo of his great-grandmother and a family secret that is connected to the Holodomor—a famine that killed millions of Ukrainians in 1930s Soviet Union.

### THE MANY ASSASSINATIONS OF SAMIR, THE SELLER OF DREAMS

BY DANIEL NAYERI,  
ILLUSTRATED BY DANIEL MIYARES

LEVINE QUERIDO, 2023  
ISBN: 9781646143030

Determined to save his new master's life, a young orphan must face various assassins as he and the "Seller of Dreams" travel the Silk Road.

### MEXIKID: A GRAPHIC MEMOIR

BY PEDRO MARTÍN

DIAL, 2023  
ISBN: 9780593462287

Pedro and his large family take an epic road trip to Mexico to bring his abuelito back to America. This hilarious graphic novel memoir has a lot of heart and will keep kids laughing.

### THE MISFITS: A ROYAL CONUNDRUM

BY LISA YEE,  
ILLUSTRATED BY DAN SANTAT

RANDOM HOUSE, 2024  
ISBN: 9781984830296

High jinks, heists, and humor! Before departing on another last-minute business trip, Olive Cobin Zang's parents deposit her at the Reforming Arts School (RASCH), a boarding school at a former prison, where she is soon secretly enrolled in undercover agent training.

### THE MONA LISA VANISHES: A LEGENDARY PAINTER, A SHOCKING HEIST, AND THE BIRTH OF A GLOBAL CELEBRITY

BY NICHOLAS DAY,  
ILLUSTRATED BY BRETT HELQUIST

RANDOM HOUSE STUDIO, 2023  
ISBN: 9780593643846

A rollicking true tale of the improbable theft of the Mona Lisa from the Louvre in 1911, set alongside the equally improbable story of its creation and the life of its painter, Leonardo da Vinci.



Do your mom or dad ever say to you, “You should save money for college and stop blowing it on video games?”

My mom and dad say this to me all the time.

In fact, I remember when I was five and I started getting an allowance. My parents told me to budget my allowance and save some for my future.

I said, “I’m only five, why save now?” Now, at the age of eleven, I understand why.

### Budgeting

The first term is “budget.” My parents helped me understand this term, and how to do it, by giving me a simple exercise.

We made a list of every item I spent money on, including video games, movies, and candy or special treats. Then, I had to see how much I was saving every month.

I realized I was spending every penny on these extra things and had no money left over to save. Sometimes, my parents even had to lend me more money.

My mom showed me how to look at every item on my list and decide what I thought was necessary.

The necessary things include educational materials I need for homework, such as flash cards, notebooks, calculators, and pencils.

The second term I learned about was “saving”...

### Saving

My parents helped me understand by showing me how to save for small things first. It’s hard to save for expensive items when you’re that small, so I saved for items like video games.

Every time I had money to save, I would think to myself that I was saving it for my reward, which was the video game.

As I got older, I started saving for college and realized the video games weren’t as important. One of the most important terms is compound interest. It’s the reason why everyone says, “You should begin saving at a young age!”

Put your savings in your Long John Saver Kids Club account because you will get free money. Yes, that’s right, I said free money.

It means that when you invest, you will earn interest on the money you start with – the principal – and you will earn interest on interest.

### Earning Money

Where do you get money to invest in the first place? My parents are both hard workers and they try to teach me the value of a dollar.

I have jobs throughout the year that help me earn toward my future.

I live in a rural area and there aren’t many kids around, so I am able to help out my neighbors and make money:

- I shovel snow in the winter.
- In the spring, summer, and fall I mow lawns and rake yards.
- Year round I help babysit.

By working for money, I appreciate things more. I like helping my neighbors and family with odd jobs because I know that it will pay off in the future.

Some of my friends think that my parents are hard on me because they make me work and don’t just hand me money. However, I am thankful that my parents care enough about my future to teach me at an early age what smart investing can do for me.

You might not think that learning about money is interesting. But once you see a piece of paper with an amount of money that belongs to you, and not your parents, you’ll see that it’s exciting to work, earn, save, and invest!



# WORD SEARCH

HOW MANY OF THESE BANKING TERMS CAN YOU FIND IN THE PUZZLE BELOW?

S W O D L P L P Z D B J P D F M K X I E  
A P X N J H S A Q T B E D H T A V O F B  
B M L E A W E X P E N S E S F M U T A L  
T S J P V G K G G D C H A T Y V X G L G  
I I T S E C N A N I F J P A E E G L P N  
B W I Y X O S D U S B U A W I K N N I F  
E U Y J O W D B X A K E Y T T X A O N Y  
D T P U W X X X N V Q C M I D K F D M K  
I K C D L D Z O A J S H E A S N P O T A  
F R Y T X B P Y G O F F N H P M Y A Y E  
E P W N R L C O Y B O G T U C G A H Q H  
C K L H P X S A M F Q W S U F A S B F Z  
S U D N C W R S A V I N G S W B R K X B  
F W K C B T S I I Y H E I I P D P I U Z  
Q O R J O A T Q G N X I G K S N Y D X J  
M O S H L X A S X O C R E D I T G O B E  
U N C C W L W R A L A O Q X Y E Y A L P  
S B O N Z T O U F D Y L M P T N F E Z U  
F Q F X T K G N Z H V K S E F D L T H X  
K E G C V B K J X L K K H M U J R F U P

» DEBT

» MONEY

» PAYMENTS

» SPEND

» SAVINGS

» BUDGET

» FINANCES

» INCOME

» CREDIT

» CHECKS

» GOALS

» EXPENSES

» DEBIT





## HOW TO PLAY

Each player rolls one dice. The person with the lowest roll goes first, the second lowest goes second, and so on. Have fun!

If y  
If y  
Thr  
and



One: Move forward one space.

Two: Move forward two spaces.

Three: Send one player back to the beginning,  
and you can go three spaces.

Four: Go back two spaces.

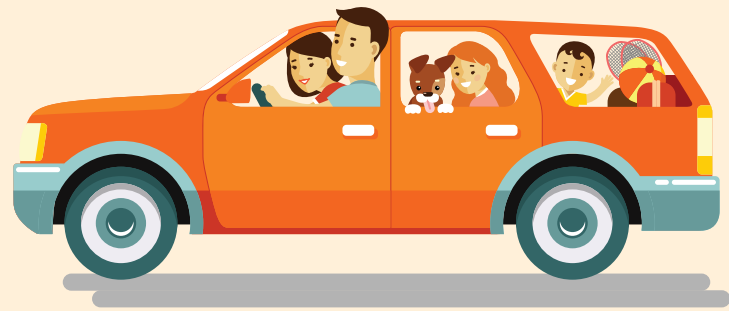
Five: Swap places with one player.

Six: Go back to the beginning.





# Road Trip GAMES



## I Spy

Once you choose an object, the player repeats: “I spy with my little eye something that begins with the letter ...” and then gives the players of the first letter of the object as a clue. The player who guesses the object correctly gets a turn to guess the object next.

## 21 Questions

Player 1 begins by thinking of absolutely any object and the other car passengers take turns in asking them questions to guess their chosen object. However, the number of questions should not exceed 21 in total. Also, no question is allowed to be repeated.

The player who guesses the object correctly gets a turn to guess the next object. If the object is not guessed correctly by the end of the 21 questions, the same player can choose the next object.

## Spot the Car

At the beginning of your trip choose a specific car make or color that all passengers have to keep their eyes peeled for throughout the trip.

Whoever spots the specific car first gets a point, and the passenger with the most points at the end of the trip wins!

## Cows on My Side

Cows on my side is also essentially a scavenger hunt, and requires all passengers to look out for any cattle during the trip.

The points are awarded based on which side of the road the cattle appear on. Points are distributed in the following way:

» If you spot cows on your side of the car, you should yell “Cows on my side!” First and you’ll get the point.

» If you spot cows on the opposite side, you can yell: “Cows on your side!” This way you can steal your opponent’s points.

» If you happen to drive past a cemetery, you can yell: “Ghost Cow!” Once someone yells Ghost Cow, they get all the other players’ points.



The player with the most points at the end of the trip wins!

## Word Association

The first player says a word and the following player need to say a word that associates with the previous word.

For example:

Player 1: Wheels

Player 2: Bus

Player 3: School

Player 4: Kids

You can keep it simple by choosing “Apple” as your first word, but you can also up the ante, by choosing “Aristotle” as your first word.

## Battle of the Bands

You start off by choosing a specific genre of music or a theme. For example, you can choose themes such as “best movie soundtrack songs” or “Disney songs.”

The rest of the players have one minute each to choose a song which they think best fits the theme. The player who came up with the theme is allowed to judge which song wins.

The winning player gets a point, and the player with the most points at the end of the game wins!

## The Counting Game

Math whizzes don’t get many opportunities to show off their prowess when it comes to games, but this game will change all that! This game aims to count up to twenty collectively.

While it seems simple enough, the rules of this game make it more difficult.

The first player starts off the game by beginning with the number one.

The next player has to state the following number, but there's no specific sequence. If two players say the following number at the same time, you have to start again.

### The Number Plate Game

Before starting the game, every car passenger should take a pen and paper and throughout the trip try to spot as many number plates as possible.

The goal of the game is to have at least one number plate from all the 50 American states. Once you spot the number plate, write it down & keep track of which states you have covered. The player with all the number plates, wins!

### The Alphabet Game

The Alphabet Game requires you to name specific objects in a selected category in alphabetical order.

First off, the players should decide on a category such as foods or cars and start naming things in that category alphabetically.

For example, if you chose the category of fruits, you could say:

Player 1: Apples  
Player 3: Cherries

Player 2: Bananas  
Player 4: Dates

### I'm going on a Picnic

The very first player starts with the phrase: "I'm going on a picnic, and I'm bringing ...". The very first player should name an object that begins with an A, and the rest of the players continue the list alphabetically. While it seems easy enough, the next player needs to recite the entire list, and if anyone messes up the list, they are out. The player who can hold out the longest wins!

For example:

Player 1: I'm going on a picnic, and I'm bringing avocados.

Player 2: I'm going on a picnic, and I'm bringing avocados and bacon.

Player 3: I'm going on a picnic, and I'm bringing avocados, bacon, and chocolate.



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# HEY, KIDS!

IF YOU ARE 12 YEARS OLD OR YOUNGER, YOU'RE INVITED TO JOIN THE CREW OF OUR LONG JOHN SAVER KIDS CLUB!

SET SAIL WITH LONG JOHN SAVER AND CREW AS WE HUNT FOR TREASURE AND PICK UP A FEW MONEY SAVING TIPS ALONG THE WAY!

OPEN AN ACCOUNT TODAY AND JOIN THE FUN!