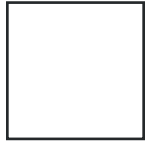


BAYFIRST

700 Central Avenue
St. Petersburg, FL 33701



TO LEARN MORE ABOUT CASH KIDS CLUB,
PLEASE CALL ONE OF OUR BANKING CENTERS.



Si tiene alguna pregunta, por favor
llame o visite un centro bancario local.

BayFirstFinancial.com/Locations

NMLS ID 806183



cash KIDS CLUB

CASH KIDS CORNER

Winter 2024
Newsletter



HAPPY NEW YEAR

On behalf of our loveable mascot, Cash, we hope you're ready to start your year off right with the Cash Kids Corner, your quarterly newsletter for financial education and fun. We've got lots of updates for you!

YOU'RE INVITED TO KIDS CLUB SATURDAYS

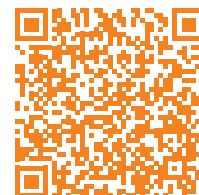
Join us on the third Saturday of each month for Kids Club Saturdays! We're making banking fun with special treats for the whole family, prizes for members who make a deposit into their Cash Kids Club account, and special visits from our community partners! Scan the QR code to the right to see the full schedule and plan your visit! Stop by any BayFirst location from 9 a.m. to 12 p.m. to get in on the fun.



OUR PARTNERS

On the first Saturday of each month, all Cash Kids Club members receive free admission to one of 12 incredible community partners located throughout the Tampa Bay area! You can review the list of our partners and their designated Saturday on our website by scanning the QR code to the right.

To take advantage of this offer, simply present the Kids Club membership card that you received in the mail at the ticket counter. Mark your calendar for our next two partner dates below and scan the QR code to the right for full program details.



FEBRUARY 3 | CLEARWATER MARINE AQUARIUM

249 Windward Passage, Clearwater



MARCH 2 | NOTHING BUNDT CAKES

1155 S. Dale Mabry Highway, Suite 5, Tampa
2543-4 Countryside Blvd, Clearwater
2458 4th St N, St. Petersburg



CASH'S MONEY TIPS: BUDGETING FOR KIDS

Budgeting may seem like an activity for adults, but did you know that you can actually start at any age? The sooner, the better too!

But what exactly is a budget? Basically, it's a plan for your money to ensure that you have money for wants, needs and even the unexpected. We'll teach you how to do it yourself!

1. Track your income

At your age, income may just be money you receive from your birthday or holidays, or it could be the allowance you get for helping with chores around the house. However you receive it, this money is your income.

2. Plan your spending

This is where you decide how you want and need to spend your money. You can divide

it into categories like food, entertainment and clothing. Then, decide how much you can spend on each category. It's important that you spend less than you earn from your income.

3. Stick to the plan

It's easy to write out a budget on paper – the hard part is sticking to it. Before you make any purchase, take a look at your budget and make sure you have enough money set aside. It might be tempting to buy the coolest new video game or a new outfit for school, but make sure you're only purchasing these things when you can truly afford to!

With these tips and your parents' help, you can confidently start your budgeting journey this year and watch your savings grow!



DRAW CASH FROM DOT-TO-DOT

Complete this picture of our mascot, Cash, by drawing lines from dot-to-dot in numerical order!

Then, color him in and bring your completed masterpiece back to your local banking center for a special prize!

