

GOOD NEWS SUNDAY FAIRFIELD

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51st edition – December 12, 2021



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This is our 51st edition, bringing you good news, inspiring stories, and useful information.

The holiday season is time for kindness. We wanted to share a few ideas to spread kindness. One of the kind things you can do around the Holidays is pay for someone's meal who is he in a bad situation. For example, in 2019, on Christmas Eve, Krystal Johnson was eating dinner with her mom and sister. Their dad could not eat with them because he was in a hospital. Once they finished their meal someone paid for their dinner. They do not know who paid and why they did. Maybe because they were talking about how their dad being in the hospital and someone over heard and felt bad and paid for their dinner. Or maybe because the holiday spirit has inspired people to lift other people's spirits. Either way the family is very grateful and happy.

Another kind act is to help with someone's health needs when they can't. As example a mother had a 1-month-old baby who needed ear drops. The mom brought her baby to the pharmacy and went to get the ear drops. When the mom got to the pharmacy, they told the mom that her insurance would not cover the medicine. That means that she would have to give the pharmacy one hundred and thirty dollars. The mom did not have enough money to cover everything so she then decided to call her mom and ask her for money. Right then a lady came running out of the pharmacy with a bag. The lady handed the mom the bag. Inside the bag was the ear drops the mom needed for her son, all paid by the nice lady. The lady was so kind that she paid everything and did not want anything in return. Because of this nice lady the mom's son is no longer in pain.

Another great act of kindness is to help people with groceries or any product from a store. An example is when Nettie Olson was in a store and tried to put a huge item in her cart. Another customer stopped his cart and ran over to help Nettie get the item on her cart. After Nettie finished shopping, the same person who helped her in the store was waiting to help her get the big item in her car. Even a small act of kindness like that can make peoples day.

Let's look for opportunities this holiday to show acts of kindness from small, like holding a door for someone, to big acts of kindness, like paying for someone's health.

Financial Literacy

This is the third edition in our series about financial literacy. Financial literacy is about understanding basic concepts and topics of personal finance. In this series we will be talking about debt, investing, inflation and deflation, mortgages and more. In the first edition of the series we gave an overview of Financial Literacy and why it is important. In the second edition was about debt. This edition we are focusing on saving.

WHY SAVING IS GOOD

Saving is good because it lets you keep your money until you need it. You have to pay off your debt first then start to save. Saving keeps you out of debt. If you want to buy a car you should save some of your money each month until you have enough money for it instead of getting a loan.

REASONS TO SAVE

There are a lot of reasons for saving like retirement, college, disasters and more. All these are important so you can have that money when you need it. You should first start an emergency fund as that is very important because the unexpected can happen. Save 3-6 months of your expenses for emergencies. This will ensure that you can still have enough money through the time. Saving earlier is better especially for retirement you will learn more about that in the edition about investing. A college fund is important as college gets more expensive. Always put a little more money in each time because the price of college always goes up. Retirement is one of the most important savings along with an emergency fund.

Saving for vacations is a good idea because vacations have a lot of cost. Between all of the expenses vacations need a lot of money. Saving is a good way to get that money. When you are buying big purchases it is very important to save money for it instead of using a credit card to pay for it. In the holiday season people like to buy a lot of gifts and sometimes they are expensive but people pay for them anyways. Using a credit card to buy lots of things you can't afford will get you into debt. You can also save before the holiday season begins so you are ready. That is why it is a good idea to save before buying big things like cars, appliances, technology and more. Just by not spending some money on small things and instead saving it you can keep yourself out of a lot of trouble.

SAVING TIPS

Put one-third of your income in a savings account or another investment account to help you meet your saving goals. Only buy things when you have the money for it. Come up with a very clear savings goal. This should outline all the savings you want to do and how much for each. Making a savings goal with a professional will help. Be reminded of your savings goal so that you stick to it. Always remember that saving is very important and you should always do it.

Quote of the week.

“A penny saved is a penny earned.”

- Benjamin Franklin

“Save money and money will save you”

- No name

Name: _____

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Saving
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SAVING
RETIREMENT
BUYING

COLLEGE
EMERGENCY
GOAL

MONEY
FUND
INCOME

Announcements

The Main Library is hosting a virtual guess that holiday song on December 16 at 7:00pm. This is for everyone, children, teens, and adults so bring the whole family soon because seats are running out. The group that wins has bragging rights and a gift card on Amazon. To learn more, go to <https://fplct.librarymarket.com/>.

The Main Library is hosting a D.I.Y arts and crafts on December 18. There is no registration need. Show up, take the kit, watch the video on the Fairfield Library Channel. It is open 1:00pm-5:00pm. This project is for children K-5. To learn more, go to <https://fplct.librarymarket.com/>.

The Main Library is hosting a basic phone skill for the seniors on December 16. There will be a small group and they will answer all your questions. To learn more, go to <https://fplct.librarymarket.com/>.

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Have a great Sunday!