

GOOD NEWS SUNDAY FAIRFIELD

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49th edition – November 28, 2021



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This is our 49th edition, bringing you good news, inspiring stories, and useful information.

Understanding finances can be complicated but the good news is that there is a lot of free resources that can help you. We want to share a few of them.

My Money is a website that teaches people the basics of finance. To learn more, go to <https://www.mymoney.gov/>.

Junior Achievement is a non-profit that was founded in 1919 and helps young people know how to handle their money and how to get ready for work. You can volunteer, be a student and partner with Junior Achievement. Millions of students are learning from all over the country virtually. A study has shown that people who graduate Junior Achievement are mostly going to have a college degree, be more confident when using money and start their own company. To learn more, go to [Inspire and prepare young people to succeed | Junior Achievement of Southwest New England \(ja.org\)](#).

<https://www.consumerfinance.gov/> is helping parents to help their children learn about money and how to manage money. They have many programs like Money as You Grow Bookshelf where you can order books for parents to read with their kids about money. The books will be at a bookstore or library for you. Another program is the Child Money Milestones, it has many tips and activities and conversations starters for each age level. Another program is Money Choices, to help talk with kids about money decision - big or small such as buying a pet, a new car or a new house. The way you talk to your kids about money is very important.

Sacred Heart University and Westfield S.U. joined together to make a program called Uniting Hearts: Paving the way to Financial Freedom to help students learn to budget, credit management, student loan management, retirement planning and investing. They want financial resources to be fairer and more accessible. To learn more, go to [SHU & Westfield S.U. Promote Financial Literacy \(hamlethub.com\)](#)

Financial Literacy

This is the first 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.

WHY WE NEED IT

In only 21 states in the US it is mandatory to take a personal finance course. These young adults who grew up not being taught basic finances then become people with debt and other financial problems. This is a serious problem because they are the future of our country.

The average american is in \$90,460 of debt according to www.debt.org. There are many different types of debt like student loan, credit card, mortgage and more. All this debt piles up and when you can't pay the monthly payments you get in more debt and it turns into a cycle. This can make people go bankrupt and lose their home. The consequences of this lack of knowledge is real.

When people don't know how to invest they can't make money properly from investing and they can lose money from doing it. Investing is such a integral way of making money that it is for retirement, college and more. When people don't know how to invest they will not have money for college and retirement witch is a big problem. Also investing is one of the best ways to gain wealth. Without this knowledge people can't get money as easily as people who know how to invest and that creates many problems in our society.

Not knowing finances is very bad. Without this essential knowledge people will make bad decisions with their finances. This can lead to someones destruction but also others. When we don't teach the next generations about finances it creates a society were people don't truly undestand finances.

WHAT WE CAN DO

There is a way to stop it, with finacial literacy. When we teach the future generation about finances we can make the future and present world we live in better. To do this we have to make it normal and encourgaged to talk openly about finances. When people undestand finances they can make good decisions and gain wealth. Then future generations will have wealth too and people will benefit from a stable economy and the ideas it will produce.

This is why financial literacy is so important and why it is so desperatly needed.

Quote of the week.

“Only 21 states [in the US] require high school students to take a course about personal finance, and only 25 require them to take an economics course. This needs to change”

- Andrew Beal

www.TheTeachersCorner.net Printable Sudoku
Sudoku Puzzle

Fill in the grid with digits in such a manner that every row, every column and every 3x3 box accommodates the digits 1-9, without repeating any.

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|---|---|---|---|---|---|---|---|---|
| | 3 | | 5 | | | 6 | | |
| | | 9 | 1 | | 8 | | | 7 |
| | 4 | 5 | | 2 | | 8 | 3 | |
| 5 | | | | | 7 | 2 | | 3 |
| | 2 | | 3 | 5 | | | 8 | 4 |
| 1 | | 3 | 9 | | | | | |
| 3 | 1 | | 7 | 8 | 5 | 4 | 2 | |
| 9 | | 2 | | | 6 | | | |
| | | | | | | 1 | 5 | |

| | | | | | | | | |
|---|---|---|---|--|---|---|---|---|
| | 4 | 7 | 3 | | 1 | | 5 | 8 |
| 2 | | 1 | | | 9 | 7 | | |
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| 5 | 2 | | 6 | | 3 | 8 | | |
| | 8 | | | | 2 | | 3 | |
| | | 6 | | | 8 | 5 | 2 | |
| | | 8 | | | | | | 2 |
| 1 | | | 2 | | 6 | 9 | | 4 |
| 4 | 3 | | 9 | | 7 | 6 | | |

Announcements

On December 4 at both the main and woods library from 1pm-5pm there will be a DIY supply pick up for projects. You go to the library pick up the supplies. The instruction are on the library YouTube channel.

The library is hosting a zoom meeting on adoption. It will be on November 30 from 6:30pm – 7:30pm. There will be many adoption experts on this call willing to answer your questions about this important topic.

On December 2 at 6:30pm – 7:15 there is a virtual Zumba kids. This is Zumba with kids friendly moves. The program is through zoom. To register go to [Virtual ZUMBA® Kids | Fairfield Public Library \(librarymarket.com\)](https://www.librarymarket.com/Virtual-ZUMBA-Kids-Fairfield)



You can decide how your body ages.

About 20% of what happens to you health-wise is genetically programmed, but research is uncovering that over 80% of your health and fitness condition is **controlled by you and your daily choices**. Regular exercise should be one of those choices.

I can help you celebrate **your fittest birthday yet**, all virtual! - Let's chat- no obligation... I've been helping folks figure out fitness for over 30 years, maybe I can help you, too. Contact me at Linda@FitTraining.net or [FitTraining.net](https://www.FitTraining.net)

Would your business benefit from reaching lots of people in Fairfield?

If so, place an ad in our newsletter. For a small amount you can get lots of exposure to the Fairfield community and help us to continue bringing you good news. If you are interested, please email goodnewssundayfairfield@gmail.com.

ABOUT US

We hope you enjoyed this newsletter. Prepared by Sofia (9) and Luke (12). To subscribe, email us at goodnewssundayfairfield@gmail.com. Follow us: @GoodNewsSundayFairfield, visit our website at www.goodnewssundayfairfield.com and listen to our podcast on Spotify, Apple, or wherever else you get your Podcast [Good News Sunday Fairfield • A podcast on Anchor](#)

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Have a great Sunday!