**Invest Now**

A picture containing person, indoor, child, little

Description automatically generatedYou don’t have a lot of money right now. And what money you do have, you’re probably going to spend on things you want now: toys, games, and candy. And that is perfectly okay! You’re a kid, you should be enjoying life with those things.

But it’s never too early to invest. While you might not be able to invest on your own just yet, adults can invest for you.

**Ask**

The first step in investing is asking a parent or grandparent to help. If the adults close to you don’t know about investing, they can help you find someone who all of you can learn from.

**Think Long Term**

You’ve got a lot of time before you’re going to need the money you have invested.

Index funds are a good place to start. These are pools of stocks that, usually, have continual growth as high performers balance out the poor performing stocks.

Talk to someone at your credit union if you’re not sure what index you and your parents want to invest in. You might be able to use an app to invest, but make sure you read the fine print; you might be too young to use the app.

Investments like this can be a great way to help pay for college or buy a car when the time comes.

***Why Do Some Coins Have Ridges?***

A stack of coins

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If you look at the coins around your house, or maybe in your pocket, you’ll notice something: dimes and quarters have ridges on the edge. But why?

First off, those edges aren’t ridged, they are *reeded*. And the history of those edges goes all the way back to the era of the Roman Empire.

**Theft Prevention**

Reeded edges were first used in coin making to prevent theft. How does putting a texture on the edge of a coin keep it from being stolen from your pocket? It doesn’t.

Coins weigh a set amount. Nowadays coins don’t have much value themselves, but back in the day, the coins themselves had value because they were made of precious metals. The different designs made it easy to tell how much they were worth based on the metal used to make them. People could assume they had the right weight without bringing out a scale.

The problem was, people would shave metal off the edge, lightening the coins they had and leaving metal left over to make into new coins or sell by weight.

Reeding prevented this. If a coin didn’t have the reeded texture around the edge, the coin was shaved and worth less.

**Telling Coins Apart**

We’ve kept the reeded edges on coins today because it helps people with vision impairments or low vision know what coins they have. Not only are coins all different sizes, but the similar-sized coins have reeded edges to help tell them apart. Dimes could be mistaken for a penny if they didn’t have the reeded edges.

And there you have it, an ancient idea that has modern uses.

Sunrise Family Credit Union

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