



Health Services Staffs  
Credit Union

# JUNIOR KREDIT

**Growing  
with HSSCU**

**Check Out  
Competitions  
Inside!**



This book is 100% recyclable and is sourced from sustainable forestry

**Made By Our Members**

A cheerful cartoon tiger with orange and black stripes is watering a sunflower in a green field under a blue sky with clouds. The tiger is holding a red watering can and spraying water onto the sunflower. The sunflower has a gold coin with a Euro symbol on its face. There are small butterflies and a pink flower in the background.

# Information Letter

Dear Parent/Guardian,

We believe in saving as early as possible and encourage children to start saving at a young age. With that in mind, your child is receiving this Seeds Project Pack to encourage awareness of saving, so that children can get involved by **planting their seeds, nourishing their seeds** and **watching their seeds grow over time**.

Similarly with their **savings**, they can **top them up** every so often and **watch their savings grow over time**.

Inside this booklet there are instructions on how to use the seed packs and we hope you will assist them in their endeavours.

As part of our ESG programme, we have partnered with Irish Seed Savers. They are an environmental not for profit organisation. They conserve, protect and utilise Ireland's diverse genetic food crop heritage.

Don't forget our **Betty Noone Bursary\*** scheme where we reimburse you for some of the fees you may have paid during the year for the extra curricular activities such as music/dance/ swimming lessons, summer playschemes, etc. Keep the receipts, complete a form and you will get some money back. Check our website for more details.

Last year a fund of €150,000 was distributed amongst successful applicants. In 2025 the average amount received by an applicant was €247.18.

There's also our **Higher Education Scholarships\*** fund €50,000, for the older scholars in the family (including you if you are thinking of going back to college) each year, whether you're studying for a degree, diploma, master's or any further education course.

We hope you and your family enjoy planting these seeds while also saving for everyone's future.

Kind regards,  
**HSSCU**

\*Please see our **website [www.hsscu.ie](http://www.hsscu.ie)** for qualifying Terms & Conditions.

# Hello,



Health Services Staffs  
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We hope this issue of Junior kredit finds you well!!

This issue aims to teach you how to plant the seeds, nourish them and watch them grow. We also hope to teach you a little about saving, by doing the same thing – using your credit union account (with the help of Mum and Dad), add to it each week with your pocket money and see your savings grow over time.

We have included a measuring tool at the bottom of pages 10 and 11 of this booklet to help you measure the growth and keep track of your growing plants.

We hope you have fun planting your seeds and also watching your savings grow.

So whatever you aim to save for we hope you will reach your target so that you buy that new toy or have spending money for your next school trip or Summer holidays.





# Simple Recycled

## Garden It Yourself (GIY): Plant Pots

Here we outline four great ways to recycle and have plant pots for you to plant your HSSCU seeds in.

### Egg Carton Seed Tray



Save those egg boxes because they make fantastic free plant pots! Perfect for growing herbs, vegetables, and flowers. The cardboard is surprisingly strong when wet and can be planted straight into the soil outdoors if you wish.

### Toilet Roll Plant Pots

Cardboard tubes are an ideal size for seedlings. Stand them in a recycled plastic tray so plants can soak up water from the base and place them on a windowsill for plenty of daylight. These pots can also be planted directly into the soil.

To make them:

- Cut four opposing slots (about 2.5 cm) into one end of the tube
- Fold the tabs inward to create a base
- Fold two opposing tabs first then weave the remaining tabs under and over for a secure bottom





# Plant Pots Ideas

## Yogurt Pots

Yogurt pots are excellent for starting seeds and small plants. They're cheap, reusable, and practical for gardening with kids. Add drainage holes and clean thoroughly before use as they won't fall apart when wet and allow better control over watering.



## Paper Coffee Cups

Instead of tossing that paper coffee cup turn it into a planter! Add drainage holes and clean it well before use. It's a great way to upcycle and create a reusable planter.





# How to plant

## Peas/Beans Planting Steps



### STEP 1:

Little peas/beans need time to grow... remember to be patient. Fill a biodegradable seedling pot with some compost. Place your finger in the compost to make a hole for the peas/beans seed. Cover the peas/beans with some compost and gently water. Place your peas/beans plant in a nice warm spot in the window. Everyday check with your finger to see if the compost feels wet or dry. If the compost feels dry just add a little water.

### STEP 2:

Watch your peas/beans plant grow! When your peas/beans plant has 5 leaves, they will need a bigger bed outside in the garden. Dig a nice size hole for your little peas/beans pot. Plant your peas/beans pot straight into the ground and water.



### STEP 3:

Support your peas/beans! Peas/beans plants need support to grow big and strong! Build a trellis to help your peas/beans climb up to the sky. You can use long straight branches or bamboo sticks 1 – 1.5 metres tall.

### STEP 4:

Watch the flowers grow! Watch your little peas/beans plants grow taller every day. Soon flowers will bloom; what colours are your peas/beans flowers? - white, pink or purple?





# your Seeds

Plant from March to June in pots on a windowsill, then move to outside. They should be fully grown and ready to harvest from June to October.

## Step 5:

Peas/beans pods are on the way! Once the flowers die back and fall off, peas/beans pods will begin to grow. When the pods get nice and plump, try tasting them. Soon they will be ready for harvesting.



## STEP 7:

Put pressure on the peas/beans pod with your fingers and pop it open to discover the peas/beans inside. Put the peas/beans into a bowl and repeat the process. Eat some straight away or keep in the fridge to cook later.

## STEP 8:

Saving Peas/beans Seeds. Leave some peas/beans pods on the plant after you have harvested some for eating. Allow the remaining pods to turn brown and when they are very dry then it's time for seed harvesting. Pick the pods and spread them out on a large tray to fully dry. Shell the dried peas/beans and allow to air dry for a few days. Place the seeds in a clean, dry jam jar. Label the seeds with the name of the peas/beans, date of harvest and location where they were grown. Keep them in a cool, dry, dark place. In Springtime, take your saved peas/beans out and sow them on again.

## STEP 6:

Harvest Time!  
Once the peas/beans pods are fully ripe, they are ready for harvesting. Pick the pods into your basket / bucket.



# Saving tips for Children

Below we have listed some ways that may help you encourage your children to save each week



1

Set saving targets that include weekly goals for children

2

Set saving goals such as after one month of saving, they can buy a new toy

3

Save continuous small amounts each week

5

Set saving incentives for example each time they achieve a savings target they might get a treat.

4

Keep track of their savings so they can see the increase each week



# Ways to Save for your Children

As the parent/guardian you will be the one making the majority of lodgements to the child's account. You have a variety of options open to you:

- Simply add their account to your current payroll deduction or standing order from your bank account.
- You can use the unique BIC & IBAN from the child's account to transfer
  - Cash gifts received at Christmas or their Birthday.
  - Communion or Confirmation money.
- You can have the Child benefit paid directly into their account if you wish.
- Betty Noone Bursary - the monies received back (for extra curricular activities) can be paid directly to this account.
- If they are allowed to withdraw some of the money saved such as when they're going on holidays, it might encourage them to continue saving if they know they can access the money occasionally.



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# Competition Time!



Take a photo of your seeds when you first plant them.

After 10 weeks, when your seeds have grown, send the HSSCU a photo of how your seeds are coming along to [kredit@hsscu.ie](mailto:kredit@hsscu.ie) with your member name and number. You will need permission from your parent to do this.

This will enter you into a draw to **Win €50 cash** (lodged into your account) **plus €50 voucher to a toy shop of your choice!** We will have **5** of these.

We will announce the winner on our website so make sure you get your photos to HSSCU by **15th of July 2026**.

**Happy Planting!**



Use  
this to  
measure  
your  
plants!





# Keeping Busy with our ESG Initiatives



## Bee Conservation

HSSCU are dedicated to support endangered native Irish honeybees. In collaboration with Bee8, we have placed **four beehives on the roof of our High Street offices**, a conscious decision to contribute to the wellbeing of bees in our local community and enhance biodiversity in Dublin 8.

## Proudly Planting Trees

HSSCU was proud to plant more than 1,000 trees as part of a campaign in recent years and we are now ensuring the ongoing maintenance of these trees in association with our partners and friends in Cloud Forest.



## Greenify in HSSCU

Credit unions throughout the country are trying to find ways to better support their members towards greener homes. They do this through, "Greenify".

"Greenify" is an action word that reflects a process or an opportunity for credit union members to improve the home energy efficiency of their homes and switch to sustainable transport. It is based on key credit union principles; **Keep it Local, Keep it Personal and Keep it Simple.**



# Wildflower Hunt

Search your garden, schoolyard or local park for flowers and see how many different types you can find.

- Did you see any insects on flowers?
- See if you can identify which flowers insects like best.



Dandelion



Primrose



Bird's-foot-trefoil



Herb Robert



Speedwell



Red/White Clover



Wild rose



Buttercup



Daisy



Bramble



Cow Parsley



Bluebell



**DRAW**  
In the empty  
squares, you  
can draw other  
flowers you  
see.

## On the Web

To watch a video about how to help wildflowers to grow in your garden, see:

[www.heritagecouncil.ie/puffinrock](http://www.heritagecouncil.ie/puffinrock)



# Competition Time!

## Draw & Colour Activity

Can you draw and colour in the plant in the grid below?

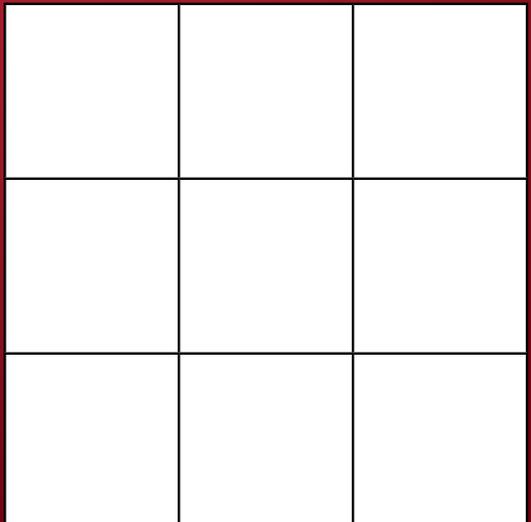
To be in with a chance to

**Win a €50  
Toy Voucher**

take a photo of your completed picture and send it to [kredit@hsscu.ie](mailto:kredit@hsscu.ie) with your member name and number.

You will need permission and help from your parent to do this.

**Good Luck!**



**Closing  
date is 31st  
of March  
2026**



# How to plant

## Beetroot Planting Steps



### STEP 1:

Sow your beetroot seeds! Fill a small biodegradable pot with compost. Make a tiny hole with your finger and drop in a beetroot seed. Cover it gently with compost and give it a little drink of water. Put your pot in a sunny windowsill or warm spot to help it wake up and grow.

### STEP 2:

Watch the leaves pop up! In about 1–2 weeks, you'll see little green leaves appear. Keep checking your soil — if it feels dry, give your plants a small drink. When the leaves are about 5–7 cm tall, it's time to move your baby beets outside.



### STEP 3:

Move your beets outdoors!

Choose a sunny garden spot with soft, loose soil. Dig a small hole and plant your whole pot straight into the ground (if it's biodegradable) — or gently take out the seedlings and plant them. Leave a little space (about a hand's width) between each plant. Keep watering them every few days, especially if it's hot!





# your Seeds

Plant from March to June, start with 1 seed in a pot on a windowsill, then move to outside. They should be fully grown and ready to harvest from August to October.

## STEP 4:

Let them grow strong! As your beet plants grow, their leaves will get bigger and brighter. Sometimes, several plants grow too close together — you can thin them out by gently pulling out the smaller ones to give others more space. You can eat those baby leaves in a salad — delicious and healthy!



## STEP 6:

**Harvest Time!**  
After about 8–10 weeks, your beetroot bulbs should be about the size of a golf ball



## Step 5:

Time to grow bulbs!  
Under the soil, your beetroot bulbs are getting bigger every day. Keep watering regularly so they stay juicy and round. You can peek at the top of the beet showing just above the soil — that's how you'll know it's nearly ready!

or bigger. Gently pull them up by the leaves. Brush off the soil and admire their deep red (or sometimes golden or pink!) colour.



Irish Seed Savers have provided these expert steps and ideal seeds for children to grow. Find out more at [IrishSeedSavers.ie](http://IrishSeedSavers.ie).



# Word Search Activity

See if you can find all ten words to do with saving.

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

Cash

Deposit

Growth

Save

Coin

Goal

Budget

Percent

Value

Piggy Bank

# HSSCU's Beach Clean Ups

One of our ESG projects that HSSCU supported were beach clean ups in Cork. We partnered with Ballynamona Clean Coasts for three clean ups, with another planned for Spring of this year. They have been working specifically with school children on the topic of ocean litter.

The beach clean ups so far have taken place in East and West Cork, with over 600 children involved. They have been fantastic days, along with cleaning up the beach an educational session was also included for the children involved.

We've really enjoyed being involved and supporting this positive environmental action. A big thank you to the organisers, schools, and of course the children for making it such a success.

Why not do your own litter pick up around your home, every bit helps the environment! You don't need much a bag for collecting the litter, gloves and a litter picker (if you have one).



## Competition Time!

To be in with a chance of **winning a €50 voucher**, have a look at the photo and name what this boy found on the beach!



**Closing  
date is 31st  
of March  
2026**

When you have your answer send it to [kredit@hsscu.ie](mailto:kredit@hsscu.ie) with your member number and name. You will need permission and help from your parent to do this. **Good luck!**



# CrossWord Activity

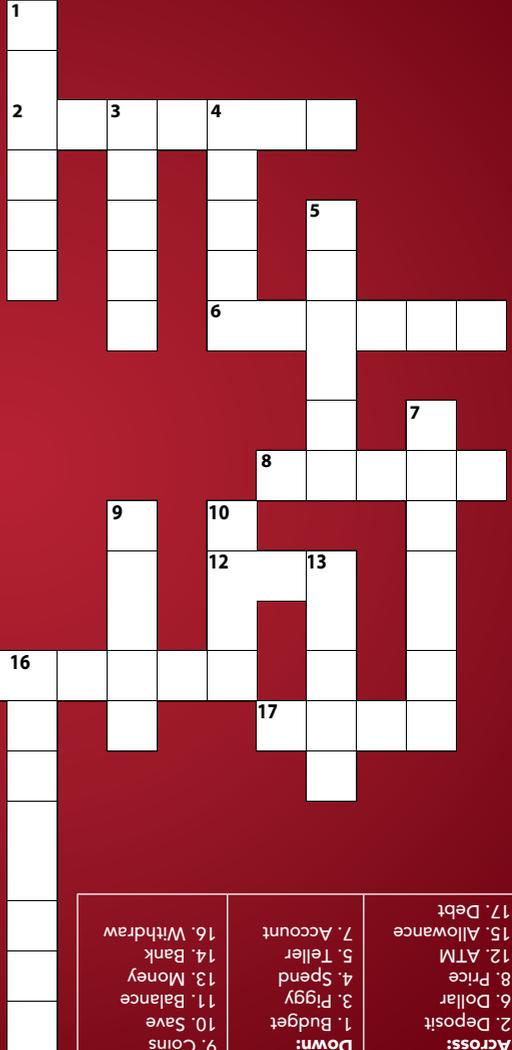
See if you can find words to do with saving.

## Across

- 2. Adding money to your bank account.
- 6. American money you can use to buy things.
- 8. How much something costs.
- 12. A machine that can take deposits or give you money from your bank account.
- 15. Money parents give to their kids, often for being good or doing chores.
- 17. When you owe money to a bank or person.

## Down

- 1. A plan to keep track of how much money you make, spend, and save.
- 3. A container that holds money is usually called a \_\_\_\_\_ bank.
- 4. Using money to buy things.
- 5. The person behind the counter at the bank, who helps you with your account.
- 7. Savings \_\_\_\_\_.
- 9. Pennies are called \_\_\_\_\_.
- 10. Putting money aside for the future or something you want to buy.
- 11. Amount of money in a bank account.
- 13. Paper and coins used to buy things.
- 14. A place that holds money for people and keeps it safe.
- 16. Taking money out of a bank account.



<b>Crossword Answers</b>		
<b>Across:</b> 2. Deposit 6. Dollar 8. Price 12. ATM 15. Allowance 17. Debt	<b>Down:</b> 1. Budget 3. Piggy 4. Spend 5. Teller 7. Account	9. Coins 10. Save 11. Balance 13. Money 14. Bank 16. Withdraw



# Money in the Real World

## What Do We Use Money For?

**Buying Things We Need:** Food, clothes, and school supplies.

**Buying Things We Want:** Toys, games, or trips to fun places.

**Saving for the Future:** Putting money aside helps us buy big things, like a bike, or prepare for emergencies.

**Helping Others:** We can use money to donate to people who need help or support good causes.



## How do we earn money?

People earn money by working.

Here are some examples:

**Kids:** You might earn money by doing chores like cleaning your room or mowing the lawn.

**Adults:** They earn money by doing jobs, like being a teacher, a doctor, or working in a store.

## Different Ways to Use Money

**Cash:** Coins and notes we use to buy things directly.

**Debit Cards:** A card linked to a current account to pay for things.

**Online Banking:** Using the internet to save or spend money safely.



# Fun Facts



1

84% of an apple is water, 96% for a cucumber. An earthworm is 80% water.

2

Peanuts are NOT nuts but are related to beans and lentils.

3

A notch in a tree will stay the same distance from the ground as the tree grows.

4

Bamboo is the fastest-growing woody plant in the world; it can grow 35 inches in a single day.

5

Small pockets of air inside cranberries cause them to bounce and float in water.

6

The first potatoes were cultivated in Peru about 7,000 years ago.

7

The average strawberry has 200 seeds. It's the only fruit that bears its seeds on the outside.

8

The tears during cutting an onion are caused by sulphuric acid present in them.

9

Oak trees are struck by lightning more than any other tree.

10

The average strawberry has 200 seeds. It's the only fruit that bears its seeds on the outside.

11

The smell of freshly-cut grass is actually a plant distress call.

12

There are over 200,000 identified plant species and the list is growing all the time.

13

90 percent of the foods humans eat come from just 30 plants.

14

An average size tree can provide enough wood to make 170,100 pencils.

