

PUPPY

Winter

POST

2017

Introducing:

PENNY & BILL



Hi! I'm Bill.

And I'm Penny! Bill is my brother and a man's best friend.

We just joined **DFCU Financial** and are *pawsitively* excited to see our savings accounts grow together.

It is so *pawesome* to meet **DFCU Financial** members and have some tail-wagging fun saving money together.

Yes! What a treat to meet you! This is going to be a barking good time!



ON THE NEXT PAGE SEE HOW PENNY AND BILL HAVE FUN IN THE WINTER WHILE SAVING MONEY.

100 Free Winter Activities

1. Snowball fights
2. Build a snow fort
3. Shovel snow
4. Make snow angels
5. Gather pine cones
6. Complete a jigsaw puzzle
7. Read a book
8. Play dress-up indoors
9. Make hot cocoa
10. Attend a movie night at the local library
11. Play board games
12. Feed the birds
13. Go for nature walks
14. Play card games
15. Volunteer at the local shelter
16. Go for a bike ride
17. Make snow ice cream
18. Learn to dance
19. Collect items to recycle
20. Pick up litter around your neighborhood
21. Go on a scavenger hunt inside
22. Go on a scavenger hunt outside
23. Make snow paintings with bottles filled with colored water
24. Make a snowman
25. Visit the museum
26. Act out a play
27. Go to local high school games
28. Write letters to friends and family
29. Make homemade gifts for friends and family
30. Donate toys and clothes
31. Read out loud
32. Learn the constellations
33. Go bird watching
34. Start a book club
35. Have an indoor picnic
36. Freeze water balloons
37. Make sock puppets
38. Build an obstacle course
39. Sing karaoke
40. Have a dance party
41. Make paper snowflakes
42. Make a pet rock
43. Color
44. Grow bean sprouts
45. Learn how to sew or knit
46. Make cookies
47. Do extra chores for allowance
48. Learn how to draw
49. Make homemade play dough
50. Make a time capsule



51. Make homemade musical instruments
52. Race matchbox cars
53. Give each other pedicures
54. Make a sun catcher
55. Go window-shopping
56. Have a movie marathon day at home
57. Go sledding
58. Gather kindling for fires
59. Explore old family photos
60. Have a staring contest
61. Learn a new skill/hobby
62. Blow bubbles
63. Make a secret code
64. Tell jokes
65. Go to a local indoor pool
66. Have a family contest/competition
67. Walk the dog
68. Go to the park and play
69. Have a family slumber party
70. Learn a new song
71. Do a science experiment
72. Give the dog a bath
73. Go on a nature walk
74. Create a backyard weather station
75. Play shadow puppets
76. Play charades
77. Play a card game
78. Build a house of cards
79. Have pancakes for dinner
80. Memorize a poem
81. Play Pictionary
82. Paint
83. Start seeds for spring planting
84. Build a birdhouse for spring
85. Cut out pictures from a magazine and make a collage
86. Make a scrapbook from the holidays
87. Have a tea party
88. Make a countdown to spring break
89. Create your own crossword puzzle
90. Make a paper mache mask
91. Play indoor volleyball with a balloon
92. Have a taste test with the condiments in your fridge
93. Make and fly paper airplanes
94. Make homemade paints
95. Play hide and seek
96. Create your own board game
97. Play Simon Says
98. Learn some history
99. Learn how to budget
100. Visit **DFCU Financial** to save money!





Penny's Famous PUPPY CHOW

INGREDIENTS

- 9 cups of Chex cereal (roughly one 12oz box)
- 1 cup semi-sweet chocolate chips
- 1/2 cup peanut butter
- 1/2 cup butter
- 1 tsp vanilla extract
- 1-1/2 to 2 cups of powdered sugar



INSTRUCTIONS

STEP 1

In large bowl, measure out Chex cereal and set aside.

STEP 2

With an adult, melt the butter in a small saucepan over medium heat. Add the chocolate chips and peanut butter, stirring frequently until chips are melted and smooth.

STEP 3

Remove saucepan from heat and stir in vanilla.

STEP 4

Pour the chocolate mixture over the cereal, tossing until the cereal is evenly coated in chocolate.

STEP 5

Using two bowls, pour half of the chocolate covered cereal into each one.

STEP 6

Add 3/4 cup powdered sugar to each bowl and gently stir until the cereal is coated in powdered sugar. Add more powdered sugar to each bowl as needed.

STEP 7

Pour the finished puppy chow on a baking sheet (or some wax paper) to cool, about one hour.



Eat and Enjoy!

COUPON

Deposit \$5 in your account to receive your puppy notepad and money pencil. Coupon good while supplies last, so deposit yours today!

NAME _____

ACCOUNT# _____



ABCs of Saving Money!



ACCOUNT

An account is a safe place at DFCU Financial where you can put the money you have saved. You can add money to your account to make it grow.

BUDGET

A budget is a plan you create to help you keep track of the money you save and control the money you spend.

CASH

Cash is money in any form, especially coins or dollar bill, that is immediately available. Many people bring their cash to DFCU Financial to put it in their savings account.

Puppy Groomers

WISE SPENDING HABITS START EARLY

Any time and any age is a good time to start teaching your child about money. Here are a few simple areas to consider for financial responsibility.

WANTS VS. NEEDS

Show the difference between a want and a need. While they may "want" a new action figure or video game, they "need" coats and hats and gloves to stay warm. Show them how these are better for a family budget and keep you warm all winter long.

SAVING VS. SPENDING

It's up to you to show how to save and spend wisely. Go shopping and explain how to comparison-shop. Explain the difference between price and value. In addition, show them why your family saves money for the future and how to work toward a savings goal.

SHARE THE BUDGET

If you are comfortable with the idea, share the family budget. This is an amazing teaching opportunity. They'll see that cell phones, cable TV, and trips to the store add up quickly. Above all, share what you know about money. They might not get it at first, but the lessons you impart today will last a lifetime.